SUPPLEMENTAL FINANCIAL INFORMATION

For the First Quarter Ended January 31, 2014

Investor Relations Department

For further information contact:

Kelly Milroy

416-308-9030

www.td.com/investor

For the 1st Quarter Ended January 31, 2014

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's Q1 2014 Report to Shareholders and Investor Presentation, as well as the Bank's 2013 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" pages, respectively.

How the Bank Reports

The Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its segments and to measure overall Bank performance. The Bank removes "items of note", net of income taxes, from reported results to arrive at adjusted results, as items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's Q1 2014 Report to Shareholders.

New IFRS Standards and Amendments

The Bank adopted the following new standards and amendments under IFRS which resulted in recognition and measurement changes that were applied retrospectively to all applicable periods presented, allowing for certain practical exceptions and transition relief, effective November 1, 2013. For a complete list of the "New IFRS Standards and Amendments" adopted by the Bank, please refer to Note 2 of the Q1 2014 Interim Consolidated Financial Statements.

- IFRS 10, *Consolidated Financial Statements*, which replaces IAS 27, *Consolidated and Separate Financial Statements*, and SIC-12, *Consolidation – Special-Purpose Entities*;
- IFRS 11, *Joint Arrangements*; and
- International Accounting Standard (IAS) 19 (Revised 2011), *Employee Benefits*.

The New IFRS Standards and Amendments had an immaterial impact on regulatory risk-weighted asset calculations, regulatory capital calculations, and the regulatory capital ratios. As a result, the New IFRS Standards and Amendments were not incorporated into the regulatory capital disclosures presented prior to Q1 2014.

Segmented Information

Effective November 1, 2013, the Bank revised its reportable segments, and for management reporting purposes, reports its results under three business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking businesses, Canadian credit cards, TD Auto Finance Canada and Canadian wealth and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and commercial banking businesses, U.S. credit cards, TD Auto Finance U.S., U.S. wealth business and the Bank's investment in TD Ameritrade; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. Effective December 27, 2013 and January 1, 2014, the results of the acquired Aeroplan credit card portfolio and the results of the related affinity relationship with Aimia (collectively, "Aeroplan"), respectively, are reported in the Canadian Retail segment. Effective March 27, 2013, the results of the acquisition of Epoch Investment Partners, Inc. (Epoch) are reported in the U.S. Retail segment. Effective March 13, 2013, results of the acquisition of the credit card portfolio of Target Corporation and related program agreement (Target) are reported in the U.S. Retail segment. The results of the credit card portfolio of MBNA Canada (MBNA), acquired on December 1, 2011, as well as the integration charges related to the acquisition, are reported in the Canadian Retail segment. In this package, the Bank has updated the corresponding segment results, including regulatory capital disclosures, retrospectively for fiscal 2013 and 2012. The appendix pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments.

The Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar term used by other issuers.

The Bank determines its segments based on the view taken by the Chief Executive Officer to regularly evaluate performance and make key operating decisions, and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, and assets generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

Net income for the operating business segments is presented before any items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking results is reversed in the Corporate segment.

Stock Dividend

The Bank's Board of Directors declared a stock dividend of one common share per each issued and outstanding common share, which had the same effect as a two-for-one split of the common shares. Shareholders of record as at the close of business on January 23, 2014 were entitled to receive the stock dividend on the payment date of January 31, 2014.The Bank now presents earnings per share figures to give effect to the stock dividend. The effect on the Bank's basic and diluted earnings per share has been presented in this package as if the stock dividend was retrospectively applied to all comparative periods presented.

For the 1st Quarter Ended January 31, 2014

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Highlights

For the period ended	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Income Statement ($ millions, except as noted)												
Net interest income	1	**$ 4,301**	$ 4,183	$ 4,145	$ 3,901	$ 3,845	$ 3,842	$ 3,817	$ 3,680	$ 3,687	$ 16,074	$ 15,026
Non-interest income	2	**3,264**	2,817	2,940	2,706	2,722	2,735	2,669	2,582	2,534	11,185	10,520
Total revenue	3	**7,565**	7,000	7,085	6,607	6,567	6,577	6,486	6,262	6,221	27,259	25,546
Provision for (reversal of) credit losses												
Loans	4	**454**	380	472	402	360	543	413	353	360	1,614	1,669
Debt securities classified as loans	5	**2**	(27)	(11)	3	3	3	3	3	3	(32)	12
Acquired credit-impaired loans	6	**–**	(1)	16	12	22	19	22	32	41	49	114
Total provision for (reversal of) credit losses	7	**456**	352	477	417	385	565	438	388	404	1,631	1,795
Insurance claims and related expenses	8	**683**	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	9	**4,096**	4,164	3,771	3,632	3,502	3,611	3,475	3,376	3,554	15,069	14,016
Income (loss) before provision for income taxes	10	**2,330**	1,773	1,697	1,949	2,084	1,713	1,928	1,986	1,684	7,503	7,311
Provision for (recovery of) income taxes	11	**365**	238	249	289	359	176	289	350	270	1,135	1,085
Income before equity in net income of an investment in associate	12	**1,965**	1,535	1,448	1,660	1,725	1,537	1,639	1,636	1,414	6,368	6,226
Equity in net income of an investment in associate, net of income taxes	13	**77**	81	75	57	59	57	62	54	61	272	234
Net income – reported	14	**2,042**	1,616	1,523	1,717	1,784	1,594	1,701	1,690	1,475	6,640	6,460
Adjustment for items of note, net of income taxes	15	**(18)**	199	61	110	126	160	117	43	284	496	604
Net income – adjusted	16	**2,024**	1,815	1,584	1,827	1,910	1,754	1,818	1,733	1,759	7,136	7,064
Preferred dividends	17	**46**	49	38	49	49	49	49	49	49	185	196
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	18	**$ 1,978**	$ 1,766	$ 1,546	$ 1,778	$ 1,861	$ 1,705	$ 1,769	$ 1,684	$ 1,710	$ 6,951	$ 6,868
Attributable to:												
Non-controlling interests – adjusted	19	**$ 27**	$ 27	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 105	$ 104
Common shareholders – adjusted	20	**1,951**	1,739	1,520	1,752	1,835	1,679	1,743	1,658	1,684	6,846	6,764
Earnings per Share (EPS) ($) and Weighted-Average Number of Common Shares Outstanding (millions)[1]												
Basic earnings: Reported	21	**$ 1.07**	$ 0.84	$ 0.79	$ 0.89	$ 0.93	$ 0.83	$ 0.89	$ 0.89	$ 0.78	$ 3.46	$ 3.40
Adjusted	22	**1.06**	0.95	0.82	0.95	1.00	0.92	0.96	0.92	0.93	3.72	3.73
Diluted earnings: Reported	23	**1.07**	0.84	0.79	0.89	0.93	0.83	0.89	0.89	0.77	3.44	3.38
Adjusted	24	**1.06**	0.95	0.82	0.95	1.00	0.91	0.95	0.91	0.93	3.71	3.71
Weighted-average number of common shares outstanding												
Basic	25	**1,835.3**	1,833.4	1,842.8	1,841.8	1,833.6	1,824.7	1,817.3	1,808.3	1,802.2	1,837.9	1,813.2
Diluted	26	**1,841.1**	1,839.0	1,848.1	1,847.4	1,845.2	1,840.1	1,832.1	1,825.1	1,818.4	1,845.1	1,829.7
Balance Sheet ($ billions)												
Total assets	27	**$ 908.9**	$ 862.0	$ 834.7	$ 826.2	$ 818.3	$ 811.1	$ 806.1	$ 773.1	$ 779.1	$ 862.0	$ 811.1
Total equity	28	**53.9**	51.4	50.1	50.1	48.9	48.1	47.4	45.5	45.2	51.4	48.1
Risk Metrics ($ billions, except as noted)												
Risk-weighted assets[2,3]	29	**$ 313.0**	$ 286.4	$ 283.5	$ 281.8	$ 274.4	$ 245.9	$ 246.4	$ 242.0	$ 243.6	$ 286.4	$ 245.9
Common Equity Tier 1 (CET1)[4]	30	**27.8**	25.8	25.4	24.7	24.3	n/a	n/a	n/a	n/a	25.8	n/a
Common Equity Tier 1 capital ratio[3,4]	31	**8.9 %**	9.0 %	8.9 %	8.8 %	8.8 %	n/a	n/a	n/a	n/a	9.0 %	n/a
Tier 1 capital[2]	32	**$ 32.9**	$ 31.5	$ 31.1	$ 30.4	$ 30.0	$ 31.0	$ 30.0	$ 29.1	$ 28.4	$ 31.5	$ 31.0
Tier 1 capital ratio[2,3]	33	**10.5 %**	11.0 %	11.0 %	10.8 %	10.9 %	12.6 %	12.2 %	12.0 %	11.6 %	11.0 %	12.6 %
Total capital ratio[2,3]	34	**13.2**	14.2	14.2	14.0	14.2	15.7	15.2	15.1	14.7	14.2	15.7
After-tax impact of 1% increase in interest rates on:												
Common shareholders' equity ($ millions)	35	**$ (11)**	$ (31)	$ (90)	$ (104)	$ (107)	$ (162)	$ (166)	$ (180)	$ (92)	$ (31)	$ (162)
Annual net income ($ millions)	36	**256**	380	266	298	157	166	(30)	(30)	(30)	380	166
Net impaired loans – personal, business, and government ($ millions)[5]	37	**2,386**	2,243	2,164	2,066	2,033	2,100	1,975	1,993	2,121	2,243	2,100
Net impaired loans – personal, business, and government as a % of net loans and acceptances[5]	38	**0.52 %**	0.50 %	0.50 %	0.48 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.50 %	0.52 %
Provision for credit losses as a % of net average loans and acceptances[5]	39	**0.40**	0.34	0.43	0.39	0.35	0.54	0.42	0.37	0.38	0.38	0.43
Rating of senior debt:												
Moody's	40	**Aa1**	Aa1	Aa1	Aa1	Aa1	Aaa	Aaa	Aaa	Aaa	Aa1	Aaa
Standard and Poor's	41	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

[1] Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.

[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[3] The final CAR Guideline postponed the CVA capital charge until January 1, 2014.

[4] Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology. Accordingly, amounts for periods prior to Q1 2013 are not applicable (n/a).

[5] Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For additional information on ACI Loans, see pages 33 to 34.

Shareholder Value

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Business Performance												
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	**$ 1,996**	$ 1,567	$ 1,485	$ 1,668	$ 1,735	$ 1,545	$ 1,652	$ 1,641	$ 1,426	$ 6,455	$ 6,264
Average common equity	2	**47,736**	45,541	45,359	44,702	43,584	42,560	41,824	40,249	39,811	44,791	41,102
Return on common equity – reported	3	**16.4 %**	13.4 %	12.8 %	15.1 %	15.6 %	14.2 %	15.5 %	16.3 %	14.0 %	14.2 %	15.0 %
Return on common equity – adjusted	4	**16.2 %**	15.1 %	13.3 %	16.1 %	16.7 %	15.7 %	16.6 %	16.8 %	16.8 %	15.3 %	16.5 %
Return on risk-weighted assets – adjusted[1]	5	**2.58 %**	2.43 %	2.14 %	2.59 %	2.81 %	2.72 %	2.84 %	2.78 %	2.90 %	2.50 %	2.83 %
Efficiency ratio – reported	6	**54.1 %**	59.5 %	53.2 %	55.0 %	53.3 %	54.9 %	53.6 %	53.9 %	57.1 %	55.3 %	54.9 %
Efficiency ratio – adjusted	7	**52.5 %**	55.4 %	52.4 %	53.1 %	50.6 %	52.9 %	49.9 %	52.2 %	50.3 %	52.9 %	51.3 %
Effective tax rate												
Reported	8	**15.7 %**	13.4 %	14.7 %	14.8 %	17.2 %	10.3 %	15.0 %	17.6 %	16.0 %	15.1 %	14.8 %
Adjusted (TEB)	9	**21.0 %**	19.0 %	19.7 %	18.7 %	20.9 %	17.1 %	20.6 %	20.8 %	22.5 %	19.6 %	20.3 %
Net interest margin	10	**2.17 %**	2.22 %	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.20 %	2.23 %
Average number of full-time equivalent staff [2]	11	**80,344**	78,896	78,917	78,414	78,756	79,000	78,783	78,005	77,786	78,748	78,397
Common Share Performance												
Closing market price ($)	12	**$ 48.16**	$ 47.82	$ 43.28	$ 41.30	$ 41.65	$ 40.62	$ 39.46	$ 41.75	$ 38.77	$ 47.82	$ 40.62
Book value per common share ($)	13	**26.91**	25.33	24.60	24.52	23.89	23.60	23.34	22.34	22.31	25.33	23.60
Closing market price to book value	14	**1.79**	1.89	1.76	1.68	1.74	1.72	1.69	1.87	1.74	1.89	1.72
Price-earnings ratio												
Reported	15	**13.4**	13.9	12.6	11.7	11.8	12.0	11.6	12.7	12.3	13.9	12.0
Adjusted	16	**12.7**	12.9	11.8	10.8	11.0	11.0	10.8	11.6	11.1	12.9	11.0
Total shareholder return on common shareholders' investment[3]	17	**20.0 %**	22.3 %	13.9 %	2.7 %	11.3 %	11.9 %	6.9 %	5.5 %	7.0 %	22.3 %	11.9 %
Number of common shares outstanding (millions)	18	**1,837.7**	1,835.0	1,839.7	1,844.1	1,841.1	1,832.3	1,823.3	1,816.4	1,807.5	1,835.0	1,832.3
Total market capitalization ($ billions)	19	**$ 88.5**	$ 87.7	$ 79.6	$ 76.2	$ 76.7	$ 74.4	$ 71.9	$ 75.8	$ 70.1	$ 87.7	$ 74.4
Dividend Performance												
Dividend per common share ($)	20	**$ 0.43**	$ 0.43	$ 0.40	$ 0.40	$ 0.39	$ 0.39	$ 0.36	$ 0.36	$ 0.34	$ 1.62	$ 1.45
Dividend yield	21	**3.4 %**	3.5 %	3.7 %	3.7 %	3.7 %	3.6 %	3.5 %	3.4 %	3.6 %	3.7 %	3.8 %
Common dividend payout ratio												
Reported	22	**40.1**	50.6	51.1	45.4	41.3	46.2	40.3	40.3	43.8	46.9	42.5
Adjusted	23	**40.4**	44.8	49.1	42.6	38.5	41.8	37.6	39.3	36.4	43.5	38.7

[1] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[2] In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.

[3] Return is calculated based on share price movement and reinvested dividends over the trailing twelve month period.

Adjustments for Items of Note, Net of Income Taxes[1]

For the period ended	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Increase (Decrease) in Net Income Due to Items of Note ($ millions)												
Amortization of intangibles (Footnote 2)	1	**$ 61**	$ 59	$ 59	$ 58	$ 56	$ 60	$ 59	$ 59	$ 60	$ 232	$ 238
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	**(19)**	15	(70)	22	(24)	35	–	9	45	(57)	89
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 4)	3	**21**	14	24	30	24	25	25	30	24	92	104
Gain on sale of TD Waterhouse Institutional Services (Footnote 5)	4	**(196)**	–	–	–	–	–	–	–	–	–	–
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 6)	5	**115**	20	–	–	–	–	–	–	–	20	–
Litigation and litigation-related charge/reserve (Footnote 7)	6	**–**	30	–	–	70	–	77	–	171	100	248
Impact of Alberta flood on the loan portfolio (Footnote 8)	7	**–**	(29)	48	–	–	–	–	–	–	19	–
Restructuring charges (Footnote 9)	8	**–**	90	–	–	–	–	–	–	–	90	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 10)	9	**–**	–	–	–	–	3	6	3	5	–	17
Reduction of allowance for incurred but not identified credit losses (Footnote 11)	10	**–**	–	–	–	–	–	(30)	(59)	(31)	–	(120)
Positive impact due to changes in statutory income tax rates (Footnote 12)	11	**–**	–	–	–	–	–	(18)	–	–	–	(18)
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 13)	12	**–**	–	–	–	–	–	(2)	1	1	–	–
Impact of Superstorm Sandy (Footnote 14)	13	**–**	–	–	–	–	37	–	–	–	–	37
Integration charges and direct transaction costs relating to U.S.Retail acquisitions (Footnote 15)	14	**–**	–	–	–	–	–	–	–	9	–	9
Total	15	**$ (18)**	$ 199	$ 61	$ 110	$ 126	$ 160	$ 117	$ 43	$ 284	$ 496	$ 604
Increase (Decrease) in Earnings per Share Due to Items of Note ($) (Footnote 16)												
Amortization of intangibles (Footnote 2)	16	**$ 0.03**	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.13	$ 0.13
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	17	**(0.01)**	0.01	(0.04)	0.01	(0.01)	0.02	–	–	0.03	(0.03)	0.05
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 4)	18	**0.01**	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.05	0.06
Gain on sale of TD Waterhouse Institutional Services (Footnote 5)	19	**(0.10)**	–	–	–	–	–	–	–	–	–	–
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts (Footnote 6)	20	**0.06**	0.01	–	–	–	–	–	–	–	0.01	–
Litigation and litigation-related charge/reserve (Footnote 7)	21	**–**	0.02	–	–	0.04	–	0.04	–	0.10	0.05	0.14
Impact of Alberta flood on the loan portfolio (Footnote 8)	22	**–**	(0.02)	0.03	–	–	–	–	–	–	0.01	–
Restructuring charges (Footnote 9)	23	**–**	0.05	–	–	–	–	–	–	–	0.05	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 10)	24	**–**	–	–	–	–	–	–	–	–	–	0.01
Reduction of allowance for incurred but not identified credit losses (Footnote 11)	25	**–**	–	–	–	–	–	(0.01)	(0.03)	(0.02)	–	(0.07)
Positive impact due to changes in statutory income tax rates (Footnote 12)	26	**–**	–	–	–	–	–	(0.01)	–	–	–	(0.01)
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 13)	27	**–**	–	–	–	–	–	–	–	–	–	–
Impact of Superstorm Sandy (Footnote 14)	28	**–**	–	–	–	–	0.02	–	–	–	–	0.02
Integration charges and direct transaction costs relating to U.S.Retail acquisitions (Footnote 15)	29	**–**	–	–	–	–	–	–	–	0.01	–	–
Total	30	**$ (0.01)**	$ 0.11	$ 0.03	$ 0.06	$ 0.07	$ 0.08	$ 0.06	$ 0.02	$ 0.16	$ 0.27	$ 0.33

[1] For detailed footnotes to the items of note, see page 65.

Segmented Results Summary

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net Income (loss) – Adjusted												
Canadian Retail	1	**$ 1,340**	$ 1,271	$ 934	$ 1,200	$ 1,276	$ 1,077	$ 1,193	$ 1,154	$ 1,143	$ 4,681	$ 4,567
U.S. Retail	2	**492**	478	513	436	425	397	415	402	405	1,852	1,619
Total Retail	3	**1,832**	1,749	1,447	1,636	1,701	1,474	1,608	1,556	1,548	6,533	6,186
Wholesale Banking	4	**230**	122	148	220	160	309	180	197	194	650	880
Corporate	5	**(38)**	(56)	(11)	(29)	49	(29)	30	(20)	17	(47)	(2)
Total Bank	6	**$ 2,024**	$ 1,815	$ 1,584	$ 1,827	$ 1,910	$ 1,754	$ 1,818	$ 1,733	$ 1,759	$ 7,136	$ 7,064
Return on Common Equity – Adjusted												
Canadian Retail	7	**43.9 %**	45.0 %	33.7 %	46.0 %	48.7 %	39.3 %	43.1 %	43.1 %	43.3 %	43.3 %	42.3 %
U.S. Retail	8	**8.0**	8.4	9.0	8.1	8.0	7.6	7.7	7.7	7.6	8.4	7.7
Wholesale Banking[1]	9	**20.6**	12.1	14.3	20.9	15.1	30.3	16.7	19.5	18.7	15.6	21.2
Total Bank[1]	10	**16.2 %**	15.1 %	13.3 %	16.1 %	16.7 %	15.7 %	16.6 %	16.8 %	16.8 %	15.3 %	16.5 %
Percentage of Adjusted Net Income Mix[2]												
Total Retail	11	**89 %**	93 %	91 %	88 %	91 %	83 %	90 %	89 %	89 %	91 %	88 %
Wholesale Banking	12	**11**	7	9	12	9	17	10	11	11	9	12
Total Bank	13	**100 %**	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue[3]												
Canada	14	**68 %**	65 %	65 %	67 %	67 %	69 %	69 %	66 %	67 %	66 %	68 %
United States	15	**28**	28	27	26	24	23	23	25	24	26	24
Other International	16	**4**	7	8	7	9	8	8	9	9	8	8
Total Bank	17	**100 %**	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

[1] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology. In accordance with OSFI guidance, CVA capital was deferred until Q1 2014, therefore fiscal 2013 results exclude CVA. In 2012, amounts were calculated in accordance with the Basel II regulatory framework inclusive of Market Risk Amendments.

[2] Percentages exclude the Corporate segment results.

[3] TEB amounts are not included.

Canadian Retail Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2014 Q1**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income	1	**$ 2,345**	$ 2,298	$ 2,269	$ 2,149	$ 2,206	$ 2,218	$ 2,203	$ 2,111	$ 2,074	$ 8,922	$ 8,606
Non-interest income	2	**2,284**	2,299	2,219	2,178	2,164	2,157	2,155	2,025	2,050	8,860	8,387
Total revenue	3	**4,629**	4,597	4,488	4,327	4,370	4,375	4,358	4,136	4,124	17,782	16,993
Provision for (reversal of) credit losses	4	**230**	224	216	245	244	306	288	274	283	929	1,151
Insurance claims and other related expenses	5	**683**	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	6	**2,119**	2,032	1,934	1,921	1,867	1,988	1,865	1,855	1,777	7,754	7,485
Income (loss) before income taxes	7	**1,597**	1,630	1,198	1,552	1,663	1,393	1,560	1,495	1,485	6,043	5,933
Income taxes	8	**393**	393	288	382	411	341	392	371	366	1,474	1,470
Net income – reported	9	**1,204**	1,237	910	1,170	1,252	1,052	1,168	1,124	1,119	4,569	4,463
Adjustments for items of note, net of income taxes[1]	10	**136**	34	24	30	24	25	25	30	24	112	104
Net income – adjusted	11	**$ 1,340**	$ 1,271	$ 934	$ 1,200	$ 1,276	$ 1,077	$ 1,193	$ 1,154	$ 1,143	$ 4,681	$ 4,567
Average common equity ($ billions)	12	**$ 12.1**	$ 11.2	$ 11.0	$ 10.7	$ 10.4	$ 10.9	$ 11.0	$ 10.9	$ 10.5	$ 10.8	$ 10.8
Return on common equity – reported	13	**39.4 %**	43.8 %	32.8 %	44.8 %	47.8 %	38.4 %	42.2 %	41.9 %	42.4 %	42.3 %	41.3 %
Return on common equity – adjusted	14	**43.9 %**	45.0 %	33.7 %	46.0 %	48.7 %	39.3 %	43.1 %	43.1 %	43.3 %	43.3 %	42.3 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[2,3]	15	**$ 98**	$ 93	$ 94	$ 91	$ 90	$ 87	$ 86	$ 88	$ 88	$ 93	$ 87
Average loans – personal												
Residential mortgages	16	**165.4**	162.6	158.4	155.4	154.7	152.8	148.8	145.3	144.0	157.8	147.7
Consumer instalment and other personal												
Home Equity Line of Credit (HELOC)	17	**60.7**	61.4	62.2	62.5	63.1	63.4	63.5	63.6	63.4	62.3	63.5
Indirect Auto	18	**14.4**	14.3	14.0	13.7	13.8	13.9	13.8	13.5	13.4	14.0	13.7
Other	19	**15.2**	15.2	15.2	15.4	15.5	15.6	15.9	16.1	16.1	15.3	15.9
Credit card	20	**17.3**	15.9	15.3	15.1	15.2	15.1	15.2	15.4	13.8	15.4	14.9
Total average loans – personal	21	**273.0**	269.4	265.1	262.1	262.3	260.8	257.2	253.9	250.7	264.8	255.7
Average loans and acceptances – business	22	**48.5**	47.2	46.1	44.8	42.9	42.1	40.7	39.4	37.8	45.2	40.0
Average deposits												
Personal	23	**153.6**	152.7	150.3	149.9	150.4	149.1	146.3	142.8	139.9	150.8	144.5
Business	24	**76.8**	75.6	73.9	71.0	71.3	70.3	68.5	66.0	66.3	73.0	67.8
Wealth	25	**17.2**	17.3	17.2	16.9	16.4	16.1	15.9	16.2	16.0	17.0	16.1
Margin on average earning assets including securitized assets – reported	26	**2.94 %**	2.92 %	2.94 %	2.92 %	2.91 %	2.96 %	2.98 %	2.97 %	2.89 %	2.92 %	2.95 %
Margin on average earning assets including securitized assets – adjusted	27	**2.94 %**	2.92 %	2.94 %	2.92 %	2.91 %	2.96 %	2.98 %	3.00 %	2.91 %	2.92 %	2.96 %
Assets under administration[4]	28	**$ 264**	$ 285	$ 270	$ 267	$ 261	$ 250	$ 240	$ 242	$ 237	$ 285	$ 250
Assets under management	29	**213**	204	199	205	197	194	191	188	182	204	194
Gross originated insurance premiums ($ millions)	30	**839**	993	1,049	923	807	943	989	877	763	3,772	3,572
Efficiency ratio – reported	31	**45.8 %**	44.2 %	43.1 %	44.4 %	42.7 %	45.4 %	42.8 %	44.9 %	43.1 %	43.6 %	44.0 %
Non-interest expenses – adjusted ($ millions)	32	**$ 1,935**	$ 1,986	$ 1,901	$ 1,880	$ 1,835	$ 1,955	$ 1,830	$ 1,837	$ 1,759	$ 7,602	$ 7,381
Efficiency ratio – adjusted	33	**41.8 %**	43.2 %	42.4 %	43.4 %	42.0 %	44.7 %	42.0 %	44.2 %	42.5 %	42.7 %	43.3 %
Number of Canadian retail branches at period end	34	**1,178**	1,179	1,169	1,165	1,166	1,168	1,160	1,153	1,150	1,179	1,168
Average number of full-time equivalent staff[5,6]	35	**39,276**	39,441	39,604	39,449	39,644	39,981	42,938	42,701	42,279	39,535	41,971

[1] Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 4 and 6, respectively, on page 65.

[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[3] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

[4] Effective Q1 2014, assets under administration were reduced by $29 billion related to the sale of TD Waterhouse Institutional Services.

[5] Effective Q4 2012, 2,683 FTE staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE staff have been allocated to Canadian Retail Segment.

[6] In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.

U.S. Retail Segment – Canadian Dollars[1]

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2014 Q1**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income	1	**$ 1,477**	$ 1,428	$ 1,375	$ 1,268	$ 1,102	$ 1,148	$ 1,180	$ 1,178	$ 1,157	$ 5,173	$ 4,663
Non-interest income	2	**592**	536	655	507	451	400	372	436	362	2,149	1,570
Total revenue	3	**2,069**	1,964	2,030	1,775	1,553	1,548	1,552	1,614	1,519	7,322	6,233
Provision for (reversal of) credit losses												
Loans	4	**236**	211	218	182	151	231	150	157	114	762	652
Debt securities classified as loans	5	**2**	(27)	(11)	3	3	3	3	3	3	(32)	12
Acquired credit-impaired loans[2]	6	**–**	(1)	16	12	22	20	22	32	41	49	115
Total provision for (reversal of) credit losses	7	**238**	183	223	197	176	254	175	192	158	779	779
Non-interest expenses	8	**1,312**	1,344	1,268	1,131	1,025	965	1,088	981	1,212	4,768	4,246
Income (loss) before income taxes	9	**519**	437	539	447	352	329	289	441	149	1,775	1,208
Provision for (recovery of) income taxes	10	**95**	66	95	64	44	20	7	86	(21)	269	92
U.S. Retail Bank net income – reported[3]	11	**424**	371	444	383	308	309	282	355	170	1,506	1,116
Adjustments for items of note, net of income taxes[4]	12	**–**	30	–	–	70	37	77	–	180	100	294
U.S. Retail Bank net income – adjusted[3]	13	**$ 424**	$ 401	$ 444	$ 383	$ 378	$ 346	$ 359	$ 355	$ 350	$ 1,606	$ 1,410
Equity in net income of an investment in associate, net of income taxes[5]	14	**68**	77	69	53	47	51	56	47	55	246	209
Net income – adjusted	15	**492**	478	513	436	425	397	415	402	405	1,852	1,619
Net income – reported	16	**$ 492**	$ 448	$ 513	$ 436	$ 355	$ 360	$ 338	$ 402	$ 225	$ 1,752	$ 1,325
Average common equity ($ billions)	17	**$ 24.4**	$ 22.5	$ 22.5	$ 22.1	$ 21.0	$ 20.7	$ 21.5	$ 21.1	$ 21.2	$ 22.0	$ 21.1
Return on common equity – reported	18	**8.0 %**	7.9 %	9.0 %	8.1 %	6.7 %	6.9 %	6.3 %	7.7 %	4.2 %	8.0 %	6.3 %
Return on common equity – adjusted	19	**8.0 %**	8.4 %	9.0 %	8.1 %	8.0 %	7.6 %	7.7 %	7.7 %	7.6 %	8.4 %	7.7 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[6,7]	20	**$ 149**	$ 138	$ 136	$ 134	$ 126	$ 111	$ 108	$ 101	$ 100	$ 138	$ 111
Average loans – personal												
Residential mortgages	21	**22.1**	21.4	20.6	19.7	18.3	17.1	16.4	14.9	14.0	20.0	15.6
Consumer instalment and other personal												
HELOC	22	**11.1**	10.7	10.6	10.5	10.3	10.1	10.3	9.9	10.2	10.5	10.1
Indirect Auto	23	**17.0**	16.2	15.8	14.9	14.0	13.2	12.7	11.4	11.1	15.2	12.1
Other	24	**0.5**	0.7	0.8	0.5	0.4	0.5	0.6	0.6	0.7	0.6	0.6
Credit Card	25	**7.6**	7.0	6.8	4.2	1.2	1.2	1.1	1.0	1.0	4.8	1.1
Total average loans – personal	26	**58.3**	56.0	54.6	49.8	44.2	42.1	41.1	37.8	37.0	51.1	39.5
Average loans and acceptances – business	27	**56.3**	52.8	51.1	49.9	48.0	46.8	47.1	44.8	44.9	50.4	45.9
Average debt securities classified as loans	28	**2.5**	2.6	2.9	3.2	2.8	3.1	3.4	3.5	3.8	2.9	3.4
Average deposits												
Personal	29	**69.4**	66.3	65.6	64.2	60.0	58.2	59.6	57.1	56.0	64.0	57.7
Business	30	**59.9**	56.8	54.4	52.9	50.9	50.5	51.0	49.4	50.4	53.7	50.4
TD Ameritrade insured deposit accounts	31	**77.9**	75.3	72.8	68.2	65.4	61.4	61.0	58.0	60.8	70.4	60.3
Margin on average earning assets (TEB)[8]	32	**3.83 %**	3.89 %	3.80 %	3.67 %	3.28 %	3.48 %	3.59 %	3.74 %	3.61 %	3.66 %	3.60 %
Assets under administration	33	**$ 23**	$ 21	$ 21	$ 20	$ 20	$ 21	$ 21	$ 21	$ 22	$ 21	$ 21
Assets under management	34	**57**	53	47	42	14	13	13	14	14	53	13
Efficiency ratio – reported	35	**63.4 %**	68.4 %	62.5 %	63.7 %	66.0 %	62.3 %	70.1 %	60.8 %	79.8 %	65.1 %	68.1 %
Efficiency ratio – adjusted	36	**63.4 %**	67.0 %	62.5 %	63.7 %	59.8 %	61.8 %	61.9 %	60.8 %	60.3 %	63.4 %	61.2 %
Non-interest expenses – adjusted ($ millions)	37	**$ 1,312**	$ 1,315	$ 1,268	$ 1,131	$ 928	$ 958	$ 960	$ 981	$ 916	$ 4,642	$ 3,815
Number of U.S. retail stores as at period end[9]	38	**1,288**	1,317	1,312	1,310	1,325	1,315	1,299	1,288	1,284	1,317	1,315
Average number of full-time equivalent staff[10]	39	**26,108**	25,225	25,213	25,018	25,526	25,611	25,285	25,052	25,407	25,247	25,340

1 Revenue and expenses related to Target are reported on a gross basis on the Consolidated Statement of Income and non-interest expenses include our expenses related to the business, and amounts due to Target Corporation under the credit card program agreement.
2 Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.
3 Excludes TD Ameritrade.
4 Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions, litigation and litigation-related charge/reserve, and the impact of Superstorm Sandy. See footnotes 15, 7 and 14, respectively, on page 65.
5 The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
6 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
7 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
8 For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, TEB is not included in the separate disclosure for total revenue and income taxes.
9 Includes full service retail banking stores.
10 In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.

U.S. Retail Segment – U.S. Dollars[1]

RESULTS OF OPERATIONS

(US$ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net interest income	1	**$ 1,381**	$ 1,381	$ 1,335	$ 1,244	$ 1,110	$ 1,164	$ 1,160	$ 1,185	$ 1,134	$ 5,070	$ 4,643
Non-interest income	2	**554**	515	635	499	454	406	365	439	355	2,103	1,565
Total revenue	3	**1,935**	1,896	1,970	1,743	1,564	1,570	1,525	1,624	1,489	7,173	6,208
Provision for (reversal of) credit losses												
Loans	4	**221**	204	213	178	151	234	148	157	112	746	651
Debt securities classified as loans	5	**2**	(26)	(11)	3	3	3	3	3	3	(31)	12
Acquired credit-impaired loans[2]	6	**–**	(1)	15	12	23	20	22	33	40	49	115
Total provision for (reversal of) credit losses	7	**223**	177	217	193	177	257	173	193	155	764	778
Non-interest expenses	8	**1,225**	1,297	1,231	1,110	1,033	978	1,070	987	1,193	4,671	4,228
Income (loss) before income taxes	9	**487**	422	522	440	354	335	282	444	141	1,738	1,202
Provision for (recovery of) income taxes	10	**89**	65	91	63	45	22	5	87	(23)	264	91
U.S. Retail Bank net income – reported[3]	11	**398**	357	431	377	309	313	277	357	164	1,474	1,111
Adjustments for items of note, net of income taxes[4]	12	**–**	29	–	–	71	37	76	–	180	100	293
U.S. Retail Bank – adjusted[3]	13	**398**	386	431	377	380	350	353	357	344	1,574	1,404
Equity in net income of an investment in associate, net of income taxes[5]	14	**65**	73	68	52	48	51	55	47	54	241	207
Net income – adjusted	15	**463**	459	499	429	428	401	408	404	398	1,815	1,611
Net income – reported	16	**$ 463**	$ 430	$ 499	$ 429	$ 357	$ 364	$ 332	$ 404	$ 218	$ 1,715	$ 1,318
Average common equity (US$ billions)	17	**$ 22.9**	$ 21.5	$ 21.6	$ 21.7	$ 21.0	$ 20.9	$ 21.1	$ 21.2	$ 20.8	$ 21.6	$ 20.9
Key Performance Indicators (US$ billions, except as noted)												
Risk-weighted assets[6,7]	18	**$ 134**	$ 132	$ 132	$ 133	$ 127	$ 111	$ 107	$ 103	$ 100	$ 132	$ 111
Average loans – personal												
Residential mortgages	19	**20.7**	20.6	20.0	19.3	18.4	17.4	16.2	15.0	13.8	19.6	15.6
Consumer instalment and other personal												
HELOC	20	**10.3**	10.3	10.3	10.3	10.3	10.2	10.1	10.0	9.9	10.3	10.0
Indirect Auto	21	**15.9**	15.6	15.3	14.7	14.1	13.4	12.4	11.5	10.9	14.9	12.1
Other	22	**0.5**	0.8	0.7	0.5	0.5	0.6	0.6	0.5	0.6	0.6	0.6
Credit Card	23	**7.1**	6.7	6.6	4.1	1.2	1.2	1.1	1.0	1.0	4.7	1.1
Total average loans – personal	24	**54.5**	54.0	52.9	48.9	44.5	42.8	40.4	38.0	36.2	50.1	39.4
Average loans and acceptances – business	25	**52.6**	50.9	49.6	48.9	48.4	47.4	46.3	45.1	44.0	49.5	45.7
Average debt securities classified as loans	26	**2.3**	2.5	2.8	3.1	2.8	3.1	3.3	3.5	3.7	2.8	3.4
Average deposits												
Personal	27	**64.9**	63.9	63.6	63.0	60.4	59.0	58.6	57.5	54.9	62.7	57.5
Business	28	**56.1**	54.7	52.8	52.0	51.2	51.3	50.1	49.6	49.4	52.7	50.1
TD Ameritrade insured deposit accounts	29	**72.9**	72.6	70.6	67.0	65.9	62.2	60.0	58.3	59.5	69.0	60.0
Non-interest expenses – adjusted (US$ millions)	30	**1,225**	1,269	1,231	1,110	935	971	944	987	897	4,545	3,799

1 Revenue and expenses related to Target are reported on a gross basis on the Consolidated Statement of Income and non-interest expenses include our expenses related to the business, and amounts due to Target Corporation under the credit card program agreement.
2 Includes all FDIC covered loans and other ACI loans.
3 Excludes TD Ameritrade.
4 Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions, litigation and litigation-related charge/reserve, and the impact of Superstorm Sandy. See footnotes 15, 7 and 14, respectively, on page 65.
5 The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
6 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
7 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Wholesale Banking Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net interest income (TEB)	1	**$ 551**	$ 509	$ 505	$ 485	$ 483	$ 481	$ 447	$ 434	$ 443	$ 1,982	$ 1,805
Non-interest income	2	**167**	94	59	158	117	244	191	174	240	428	849
Total revenue	3	**718**	603	564	643	600	725	638	608	683	2,410	2,654
Provision for (reversal of) credit losses[1]	4	**–**	5	23	3	(5)	8	21	6	12	26	47
Non-interest expenses	5	**411**	423	351	375	393	374	406	384	406	1,542	1,570
Income (loss) before income taxes	6	**307**	175	190	265	212	343	211	218	265	842	1,037
Income taxes (TEB)	7	**77**	53	42	45	52	34	31	21	71	192	157
Net income (loss) – reported	8	**230**	122	148	220	160	309	180	197	194	650	880
Net income (loss) – adjusted	9	**$ 230**	$ 122	$ 148	$ 220	$ 160	$ 309	$ 180	$ 197	$ 194	$ 650	$ 880
Average common equity ($ billions)	10	**$ 4.4**	$ 4.0	$ 4.1	$ 4.3	$ 4.2	$ 4.1	$ 4.3	$ 4.1	$ 4.1	$ 4.2	$ 4.1
Return on common equity[2]	11	**20.6 %**	12.1 %	14.3 %	20.9 %	15.1 %	30.3 %	16.7 %	19.5 %	18.7 %	15.6 %	21.2 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[2,3]	12	**$ 56**	$ 47	$ 46	$ 49	$ 50	$ 43	$ 48	$ 48	$ 51	$ 47	$ 43
Gross drawn[4]	13	**9**	9	9	9	8	8	7	8	8	9	8
Efficiency ratio	14	**57.2 %**	70.1 %	62.2 %	58.3 %	65.5 %	51.6 %	63.6 %	63.2 %	59.4 %	64.0 %	59.2 %
Average number of full-time equivalent staff[5]	15	**3,544**	3,535	3,592	3,549	3,470	3,545	3,588	3,540	3,538	3,536	3,553
Trading-Related Income (Loss) (TEB)[6]												
Interest rate and credit	16	**$ 208**	$ 165	$ 102	$ 166	$ 120	$ 107	$ 127	$ 96	$ 201	$ 553	$ 531
Foreign exchange	17	**104**	93	92	93	91	96	78	105	95	369	374
Equity and other	18	**96**	85	91	94	81	113	155	77	84	351	429
Total trading-related income (loss)	19	**$ 408**	$ 343	$ 285	$ 353	$ 292	$ 316	$ 360	$ 278	$ 380	$ 1,273	$ 1,334

[1] Includes the cost of credit protection incurred in hedging the lending portfolio.
[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework and are presented based on the "all-in" methodology. In accordance with OSFI guidance, CVA capital was deferred until Q1 2014, therefore fiscal 2013 results exclude CVA. In 2012, amounts were calculated in accordance with the Basel II regulatory framework inclusive of Market Risk Amendments.
[3] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[4] Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.
[5] In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.
[6] Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net interest income (loss)[1,2]	1	**$ (72)**	$ (52)	$ (4)	$ (1)	$ 54	$ (5)	$ (13)	$ (43)	$ 13	$ (3)	$ (48)
Non-interest income (loss)[2]	2	**221**	(112)	7	(137)	(10)	(66)	(49)	(53)	(118)	(252)	(286)
Total revenue	3	**149**	(164)	3	(138)	44	(71)	(62)	(96)	(105)	(255)	(334)
Provision for (reversal of) credit losses[2]	4	**(12)**	(60)	15	(28)	(30)	(3)	(46)	(84)	(49)	(103)	(182)
Non-interest expenses	5	**254**	365	218	205	217	284	116	156	159	1,005	715
Income (loss) before income taxes and equity in net income of an investment in associate	6	**(93)**	(469)	(230)	(315)	(143)	(352)	(132)	(168)	(215)	(1,157)	(867)
Provision for (recovery of) income taxes[1]	7	**(200)**	(274)	(176)	(202)	(148)	(219)	(141)	(128)	(146)	(800)	(634)
Equity in net income of an investment in associate, net of income taxes	8	**9**	4	6	4	12	6	6	7	6	26	25
Net income (loss) – reported	9	**116**	(191)	(48)	(109)	17	(127)	15	(33)	(63)	(331)	(208)
Adjustments for items of note, net of income taxes[3]	10	**(154)**	135	37	80	32	98	15	13	80	284	206
Net income (loss) – adjusted	11	**$ (38)**	$ (56)	$ (11)	$ (29)	$ 49	$ (29)	$ 30	$ (20)	$ 17	$ (47)	$ (2)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[3]												
Amortization of intangibles (Footnote 2)	12	**$ 61**	$ 59	$ 59	$ 58	$ 56	$ 60	$ 59	$ 59	$ 60	$ 232	$ 238
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	**(19)**	15	(70)	22	(24)	35	–	9	45	(57)	89
Gain on sale of TD Waterhouse Institutional Services (Footnote 5)	14	**(196)**	–	–	–	–	–	–	–	–	–	–
Impact of Alberta flood on the loan portfolio (Footnote 8)	15	**–**	(29)	48	–	–	–	–	–	–	19	–
Restructuring charges (Footnote 9)	16	**–**	90	–	–	–	–	–	–	–	90	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 10)	17	**–**	–	–	–	–	3	6	3	5	–	17
Reduction of allowance for incurred but not identified credit losses (Footnote 11)	18	**–**	–	–	–	–	–	(30)	(59)	(31)	–	(120)
Positive impact due to changes in statutory income tax rates (Footnote 12)	19	**–**	–	–	–	–	–	(18)	–	–	–	(18)
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 13)	20	**–**	–	–	–	–	–	(2)	1	1	–	–
Total adjustments for items of note	21	**$ (154)**	$ 135	$ 37	$ 80	$ 32	$ 98	$ 15	$ 13	$ 80	$ 284	$ 206
Decomposition of Items included in Net Income (Loss) – Adjusted[4]												
Net corporate expenses	22	**$ (165)**	$ (142)	$ (120)	$ (118)	$ (136)	$ (191)	$ (55)	$ (95)	$ (92)	$ (516)	$ (433)
Other	23	**100**	59	83	63	159	136	59	49	83	364	327
Non-controlling interests	24	**27**	27	26	26	26	26	26	26	26	105	104
Net income (loss) – adjusted	25	**$ (38)**	$ (56)	$ (11)	$ (29)	$ 49	$ (29)	$ 30	$ (20)	$ 17	$ (47)	$ (2)

[1] Includes the elimination of TEB adjustments reported in Wholesale Banking results.
[2] Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
[3] For detailed footnotes to the items of note, see page 65.
[4] Certain comparative amounts have been reclassified to conform with the current period presentation.

Net Interest Income and Margin

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Interest Income												
Loans	1	**$ 4,883**	$ 4,793	$ 4,769	$ 4,476	$ 4,476	$ 4,558	$ 4,562	$ 4,419	$ 4,412	$ 18,514	$ 17,951
Securities	2	**1,022**	1,016	995	966	1,036	1,042	1,068	1,046	1,043	4,013	4,199
Deposits with banks	3	**27**	22	21	25	20	22	19	18	29	88	88
Total interest income	4	**5,932**	5,831	5,785	5,467	5,532	5,622	5,649	5,483	5,484	22,615	22,238
Interest Expense												
Deposits	5	**1,103**	1,126	1,117	1,061	1,157	1,163	1,182	1,152	1,173	4,461	4,670
Securitization liabilities	6	**217**	230	233	225	239	243	260	261	262	927	1,026
Subordinated notes and debentures	7	**105**	105	110	115	117	152	153	153	154	447	612
Preferred shares and capital trust securities	8	**1**	1	–	1	4	44	44	43	43	6	174
Other	9	**205**	186	180	164	170	178	193	194	165	700	730
Total interest expense	10	**1,631**	1,648	1,640	1,566	1,687	1,780	1,832	1,803	1,797	6,541	7,212
Net Interest Income (NII)	11	**4,301**	4,183	4,145	3,901	3,845	3,842	3,817	3,680	3,687	16,074	15,026
TEB adjustment	12	**115**	100	80	77	75	112	71	74	70	332	327
Net Interest Income (TEB)	13	**$ 4,416**	$ 4,283	$ 4,225	$ 3,978	$ 3,920	$ 3,954	$ 3,888	$ 3,754	$ 3,757	$ 16,406	$ 15,353
Average total assets ($ billions)	14	**$ 897**	$ 854	$ 855	$ 846	$ 828	$ 807	$ 805	$ 783	$ 779	$ 846	$ 793
Average earning assets ($ billions)	15	**787**	748	742	723	709	689	681	667	660	731	674
Net interest margin as a % of average earning assets	16	**2.17 %**	2.22 %	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.20 %	2.23 %
Impact on Net Interest Income due to Impaired Loans												
Net interest income recognized on impaired debt securities classified as loans	17	**$ (21)**	$ (26)	$ (28)	$ (35)	$ (24)	$ (24)	$ (29)	$ (32)	$ (36)	$ (113)	$ (121)
Net interest income foregone on impaired loans	18	**27**	26	25	26	26	27	25	26	27	103	105
Recoveries	19	**(1)**	(2)	(2)	(1)	(1)	(1)	(1)	–	(2)	(6)	(4)
Total	20	**$ 5**	$ (2)	$ (5)	$ (10)	$ 1	$ 2	$ (5)	$ (6)	$ (11)	$ (16)	$ (20)

Non-Interest Income

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Investment and Securities Services												
TD Waterhouse fees and commissions	1	**$ 104**	$ 118	$ 97	$ 93	$ 98	$ 93	$ 89	$ 103	$ 99	$ 406	$ 384
Full-service brokerage and other securities services	2	**165**	139	156	153	148	136	143	142	141	596	562
Underwriting and advisory	3	**99**	84	89	93	99	108	107	123	99	365	437
Investment management fees	4	**100**	90	87	93	56	63	58	66	54	326	241
Mutual fund management	5	**319**	301	295	277	268	260	251	247	239	1,141	997
Total investment and securities services	6	**787**	732	724	709	669	660	648	681	632	2,834	2,621
Credit fees	7	**206**	191	202	189	203	185	188	191	181	785	745
Net securities gains (losses)	8	**88**	35	32	107	130	178	36	120	39	304	373
Trading income (loss)	9	**(16)**	(58)	(106)	(36)	(79)	(66)	27	(45)	43	(279)	(41)
Service charges	10	**497**	484	485	440	454	453	456	425	441	1,863	1,775
Card services	11	**424**	386	368	320	271	274	270	249	246	1,345	1,039
Insurance revenue[1]	12	**910**	968	942	903	921	920	915	842	860	3,734	3,537
Trust fees	13	**35**	36	37	40	35	34	39	40	36	148	149
Other income												
Foreign exchange – non-trading	14	**45**	50	61	62	49	53	67	36	31	222	187
Income (loss) from financial instruments designated at fair value through profit or loss												
Trading-related income (loss)[2]	15	**(3)**	11	(13)	11	(7)	7	24	(33)	16	2	14
Related to insurance subsidiaries[1]	16	**(5)**	17	(40)	10	(5)	(6)	18	(17)	10	(18)	5
Securitization liabilities	17	**19**	17	40	6	36	15	(59)	135	(23)	99	68
Loan commitments	18	**(2)**	(17)	(163)	(6)	(26)	(11)	2	(71)	(12)	(212)	(92)
Deposits	19	**(5)**	–	–	–	–	–	–	–	–	–	–
Other[3]	20	**284**	(35)	371	(49)	71	39	38	29	34	358	140
Total other income (loss)	21	**333**	43	256	34	118	97	90	79	56	451	322
Total non-interest income	22	**$ 3,264**	$ 2,817	$ 2,940	$ 2,706	$ 2,722	$ 2,735	$ 2,669	$ 2,582	$ 2,534	$ 11,185	$ 10,520

[1] The results of the Bank's Insurance business within Canadian Retail include both insurance revenue and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

[2] Includes $(2) million for Q1 2014 (Q4 2013 – $7 million; Q3 2013 – $(11) million; Q2 2013 – $11 million; Q1 2013 – $(5) million; Q4 2012 – $7 million; Q3 2012 – $23 million; Q2 2012 – $(34) million; Q1 2012 – $13 million) related to securities designated at fair value through profit or loss which have been combined with derivatives to form economic hedging relationships.

[3] Includes changes in fair value of CDS hedging the corporate loan book and a substantial portion of change in fair value of derivatives hedging the reclassified available-for-sale (AFS) securities portfolio.

Non-Interest Expenses

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Salaries and Employee Benefits												
Salaries	1	**$ 1,237**	$ 1,230	$ 1,223	$ 1,144	$ 1,154	$ 1,218	$ 1,167	$ 1,150	$ 1,112	$ 4,751	$ 4,647
Incentive compensation	2	**494**	412	397	417	408	375	372	405	409	1,634	1,561
Pension and other employee benefits	3	**359**	294	303	330	339	249	256	278	268	1,266	1,051
Total salaries and employee benefits	4	**2,090**	1,936	1,923	1,891	1,901	1,842	1,795	1,833	1,789	7,651	7,259
Occupancy												
Rent	5	**195**	193	193	189	180	181	179	174	170	755	704
Depreciation	6	**85**	84	82	82	82	86	81	79	78	330	324
Other	7	**95**	107	82	93	89	88	88	89	81	371	346
Total occupancy	8	**375**	384	357	364	351	355	348	342	329	1,456	1,374
Equipment												
Rent	9	**37**	53	55	54	54	57	53	50	50	216	210
Depreciation	10	**48**	46	49	47	46	44	42	42	56	188	184
Other	11	**103**	126	108	104	105	127	99	103	102	443	431
Total equipment	12	**188**	225	212	205	205	228	194	195	208	847	825
Amortization of Other Intangibles												
Software	13	**79**	83	57	57	52	64	45	51	40	249	200
Other	14	**71**	70	69	67	66	69	68	70	70	272	277
Total amortization of other intangibles	15	**150**	153	126	124	118	133	113	121	110	521	477
Marketing and Business Development	16	**171**	194	171	171	149	221	157	164	126	685	668
Restructuring costs	17	**–**	129	–	–	–	–	–	–	–	129	–
Brokerage-Related Fees	18	**81**	79	79	83	76	71	72	77	76	317	296
Professional and Advisory Services	19	**220**	300	247	254	208	311	215	177	222	1,009	925
Communications	20	**69**	70	73	68	70	71	70	69	72	281	282
Other Expenses												
Capital and business taxes	21	**36**	28	43	40	36	41	41	36	31	147	149
Postage	22	**46**	51	50	54	46	49	46	54	47	201	196
Travel and relocation	23	**43**	50	46	47	43	45	46	42	42	186	175
Other	24	**627**	565	444	331	299	244	378	266	502	1,639	1,390
Total other expenses	25	**752**	694	583	472	424	379	511	398	622	2,173	1,910
Total non-interest expenses	26	**$ 4,096**	$ 4,164	$ 3,771	$ 3,632	$ 3,502	$ 3,611	$ 3,475	$ 3,376	$ 3,554	$ 15,069	$ 14,016

Balance Sheet

($ millions) *As at*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1
ASSETS										
Cash and due from banks	1	**$ 2,874**	$ 3,581	$ 3,067	$ 3,042	$ 3,136	$ 3,436	$ 2,989	$ 3,087	$ 2,870
Interest-bearing deposits with banks	2	**44,162**	28,583	21,538	19,541	30,149	21,692	17,260	18,276	13,006
Trading loans, securities, and other[1]	3	**101,144**	101,940	96,799	94,615	97,840	94,531	89,851	85,001	84,586
Derivatives	4	**57,123**	49,461	49,846	60,402	59,640	60,919	66,786	55,772	66,166
Financial assets designated at fair value through profit or loss	5	**6,372**	6,532	6,153	6,113	6,283	6,173	5,871	5,511	5,512
Available-for-sale securities	6	**56,139**	79,544	90,318	81,080	88,718	98,576	96,294	89,996	97,435
	7	**220,778**	237,477	243,116	242,210	252,481	260,199	258,802	236,280	253,699
Held-to-maturity securities	8	**55,358**	29,961	16,434	12,851	–	–	–	–	–
Securities purchased under reverse repurchase agreements	9	**72,114**	64,283	64,030	68,546	66,052	69,198	70,376	71,592	69,619
Loans										
Residential mortgages	10	**188,879**	185,820	181,510	176,564	174,069	172,172	167,668	161,698	158,408
Consumer instalment and other personal: HELOC	11	**72,172**	72,347	73,027	73,526	74,302	75,065	75,149	75,231	75,130
Indirect Auto	12	**32,331**	31,037	30,568	29,051	28,228	27,667	26,938	25,298	24,676
Other	13	**15,978**	15,808	15,665	15,716	15,324	15,195	15,485	15,886	16,105
Credit card	14	**25,571**	22,222	21,503	20,837	15,442	15,358	15,361	15,430	15,750
Business and government	15	**120,838**	116,799	110,244	110,624	104,865	101,041	101,787	97,369	97,726
Debt securities classified as loans	16	**3,758**	3,744	4,114	5,099	4,936	4,994	5,334	5,818	6,237
	17	**459,527**	447,777	436,631	431,417	417,166	411,492	407,722	396,730	394,032
Allowance for loan losses	18	**(3,079)**	(2,855)	(2,863)	(2,737)	(2,686)	(2,644)	(2,518)	(2,394)	(2,282)
Loans, net of allowance for loan losses	19	**456,448**	444,922	433,768	428,680	414,480	408,848	405,204	394,336	391,750
Other										
Customers' liability under acceptances	20	**9,011**	6,399	7,936	8,829	8,352	7,223	9,437	9,421	7,606
Investment in TD Ameritrade	21	**5,451**	5,300	5,163	5,337	5,248	5,344	5,322	5,196	5,235
Goodwill	22	**14,079**	13,293	13,120	12,896	12,291	12,311	12,463	12,283	12,438
Other intangibles	23	**2,691**	2,493	2,490	2,472	2,212	2,217	2,174	2,189	2,274
Land, buildings, equipment, and other depreciable assets	24	**4,840**	4,635	4,523	4,421	4,353	4,402	4,267	4,174	4,186
Current income tax receivable	25	**988**	583	831	854	515	439	468	413	386
Deferred tax assets	26	**1,752**	1,800	1,718	1,064	1,347	1,255	1,159	1,258	1,158
Amounts receivable from brokers, dealers and clients	27	**8,635**	9,183	7,510	6,014	8,144	5,756	7,385	6,124	6,095
Other assets	28	**9,715**	9,528	9,486	9,407	9,490	8,733	8,821	8,486	8,753
	29	**57,162**	53,214	52,777	51,294	51,952	47,680	51,496	49,544	48,131
Total assets	30	**$ 908,896**	$ 862,021	$ 834,730	$ 826,164	$ 818,250	$ 811,053	$ 806,127	$ 773,115	$ 779,075
LIABILITIES										
Trading deposits	31	**$ 62,023**	$ 50,967	$ 53,750	$ 43,104	$ 44,894	$ 38,774	$ 32,563	$ 25,131	$ 26,630
Derivatives	32	**53,668**	49,471	51,751	62,636	62,580	64,997	69,784	59,772	68,269
Securitization liabilities at fair value	33	**18,322**	21,960	24,649	25,995	25,122	25,324	24,689	28,420	27,800
Other financial liabilities designated at fair value through profit or loss	34	**4,389**	12	57	15	25	17	33	48	25
	35	**138,402**	122,410	130,207	131,750	132,621	129,112	127,069	113,371	122,724
Deposits										
Personal: Non-term	36	**276,651**	261,463	253,487	242,476	235,952	224,457	218,195	209,854	206,552
Term	37	**56,116**	58,005	59,237	61,059	64,183	67,302	69,190	68,392	70,000
Banks	38	**16,119**	17,149	10,467	13,705	12,169	14,957	14,656	15,390	16,061
Business and government	39	**213,277**	204,988	186,777	185,437	182,739	181,038	183,196	176,366	177,121
	40	**562,163**	541,605	509,968	502,677	495,043	487,754	485,237	470,002	469,734
Other										
Acceptances	41	**9,011**	6,399	7,936	8,829	8,352	7,223	9,437	9,421	7,606
Obligations related to securities sold short	42	**40,979**	41,829	39,865	40,023	34,209	33,435	32,070	29,763	29,835
Obligations related to securities sold under repurchase agreements	43	**39,578**	34,414	31,786	30,011	37,344	38,816	34,493	37,530	34,876
Securitization liabilities at amortized cost	44	**26,148**	25,592	25,645	25,623	25,288	26,190	25,951	26,601	25,171
Provisions	45	**660**	696	564	731	739	656	736	595	799
Current income tax payable	46	**212**	137	54	68	127	167	250	82	97
Deferred tax liabilities	47	**302**	321	305	330	326	327	490	430	477
Amounts payable to brokers, dealers and clients	48	**10,073**	8,882	11,290	7,139	8,582	5,952	10,154	6,870	10,369
Insurance-related liabilities	49	**5,649**	5,586	5,590	4,825	4,743	4,824	4,488	4,326	4,308
Other liabilities	50	**13,794**	14,758	13,362	15,163	13,028	14,924	14,730	14,839	14,038
	51	**146,406**	138,614	136,397	132,742	132,738	132,514	132,799	130,457	127,576
Subordinated notes and debentures	52	**7,987**	7,982	7,984	8,864	8,834	11,318	11,341	11,575	11,589
Liability for preferred shares	53	**29**	27	27	26	26	26	26	31	32
Liability for capital trust securities	54	**-**	–	–	–	122	2,224	2,218	2,228	2,217
Total liabilities	55	**854,987**	810,638	784,583	776,059	769,384	762,948	758,690	727,664	733,872
EQUITY										
Common shares	56	**19,452**	19,316	19,218	19,133	19,023	18,691	18,351	18,074	17,727
Preferred shares	57	**2,925**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury shares: Common	58	**(153)**	(145)	(144)	(126)	(135)	(166)	(178)	(163)	(157)
Preferred	59	**(3)**	(2)	(3)	–	(3)	(1)	(1)	(1)	–
Contributed surplus	60	**163**	170	181	190	185	196	203	200	214
Retained earnings	61	**25,108**	23,982	23,350	22,619	21,858	20,868	20,313	19,501	18,658
Accumulated other comprehensive income (loss)	62	**4,874**	3,159	2,651	3,402	3,058	3,645	3,872	2,960	3,877
	63	**52,366**	49,875	48,648	48,613	47,381	46,628	45,955	43,966	43,714
Non-controlling interests in subsidiaries	64	**1,543**	1,508	1,499	1,492	1,485	1,477	1,482	1,485	1,489
Total equity	65	**53,909**	51,383	50,147	50,105	48,866	48,105	47,437	45,451	45,203
Total liabilities and equity	66	**$ 908,896**	$ 862,021	$ 834,730	$ 826,164	$ 818,250	$ 811,053	$ 806,127	$ 773,115	$ 779,075

[1] Includes trading loans, trading securities and commodities.

Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management

($ millions) *As at*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	**$ 504**	$ 612	$ 673	$ 653	$ 583	$ 524	$ 439	$ 402	$ 384
Unrealized gain (loss)[1]	2	**40**	42	35	24	31	19	57	60	79
Privately held										
Balance sheet and fair value	3	**1,428**	1,374	1,610	1,643	1,633	1,616	1,623	1,625	1,655
Unrealized gain (loss)[1]	4	**81**	93	131	118	116	122	108	104	86
Total banking book equities										
Balance sheet and fair value	5	**1,932**	1,986	2,283	2,296	2,216	2,140	2,062	2,027	2,039
Unrealized gain (loss)[1]	6	**121**	135	166	142	147	141	165	164	165
Assets Under Administration[2]										
U.S. Retail	7	**$ 23,192**	$ 21,310	$ 20,694	$ 20,379	$ 20,037	$ 20,557	$ 20,902	$ 20,705	$ 21,779
Canadian Retail	8	**264,438**	284,719	270,371	266,955	261,074	249,984	239,995	242,346	236,995
Total	9	**$ 287,630**	$ 306,029	$ 291,065	$ 287,334	$ 281,111	$ 270,541	$ 260,897	$ 263,051	$ 258,774
Assets Under Management										
U.S. Retail	10	**$ 57,238**	$ 53,262	$ 47,590	$ 42,037	$ 13,793	$ 13,071	$ 13,384	$ 13,628	$ 14,265
Canadian Retail	11	**212,992**	203,594	198,818	204,554	197,400	194,231	190,465	188,460	181,967
Total	12	**$ 270,230**	$ 256,856	$ 246,408	$ 246,591	$ 211,193	$ 207,302	$ 203,849	$ 202,088	$ 196,232

[1] Unrealized gain (loss) on publicly traded and privately held AFS securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.
[2] Excludes mortgage-backed securities (MBS) under Canadian Retail, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.

Goodwill, Other Intangibles, and Restructuring Costs

($ millions) *As at*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Goodwill												
Balance at beginning of period	1	**$ 13,293**	$ 13,120	$ 12,896	$ 12,291	$ 12,309	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 12,309	$ 12,257
Arising during the period												
MBNA acquisition	2	**–**	–	–	–	–	(29)	1	1	120	–	93
Epoch acquisition	3	**–**	(1)	–	501	–	–	–	–	–	500	–
Other	4	**–**	–	–	–	–	–	–	–	(1)	–	(1)
Disposals	5	**(13)**	–	–	–	–	–	–	–	–	–	–
Foreign exchange and other adjustments	6	**799**	174	224	104	(18)	(123)	179	(156)	62	484	(38)
Balance at end of period	7	**$ 14,079**	$ 13,293	$ 13,120	$ 12,896	$ 12,291	$ 12,311	$ 12,463	$ 12,283	$ 12,438	$ 13,293	$ 12,311
Other Intangibles[1]												
Balance at beginning of period	8	**$ 1,478**	$ 1,531	$ 1,569	$ 1,382	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,449	$ 1,274
Arising during the period												
MBNA acquisition	9	**–**	–	–	–	–	39	–	(3)	422	–	458
Target acquisition	10	**–**	–	–	98	–	–	–	–	–	98	–
Epoch acquisition	11	**–**	–	–	149	–	–	–	–	–	149	–
Aeroplan acquisition	12	**149**	–	–	–	–	–	–	–	–	–	–
Amortized in the period	13	**(71)**	(70)	(69)	(67)	(66)	(69)	(68)	(70)	(70)	(272)	(277)
Foreign exchange and other adjustments	14	**68**	17	31	7	(1)	(14)	16	(15)	7	54	(6)
Balance at end of period	15	**$ 1,624**	$ 1,478	$ 1,531	$ 1,569	$ 1,382	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,478	$ 1,449
Deferred Tax Liability on Other Intangibles												
Balance at beginning of period	16	**$ (368)**	$ (386)	$ (399)	$ (356)	$ (377)	$ (400)	$ (414)	$ (441)	$ (461)	$ (377)	$ (461)
Arising during the period												
Epoch acquisition	17	**–**	3	–	(60)	–	–	–	–	–	(57)	–
Recognized in the period	18	**21**	20	21	20	20	19	20	21	23	81	83
Foreign exchange and other adjustments	19	**(23)**	(5)	(8)	(3)	1	4	(6)	6	(3)	(15)	1
Balance at end of period	20	**$ (370)**	$ (368)	$ (386)	$ (399)	$ (356)	$ (377)	$ (400)	$ (414)	$ (441)	$ (368)	$ (377)
Net Other Intangibles Closing Balance	21	**$ 1,254**	$ 1,110	$ 1,145	$ 1,170	$ 1,026	$ 1,072	$ 1,093	$ 1,131	$ 1,192	$ 1,110	$ 1,072
Total Goodwill and Net Other Intangibles Closing Balance	22	**$ 15,333**	$ 14,403	$ 14,265	$ 14,066	$ 13,317	$ 13,383	$ 13,556	$ 13,414	$ 13,630	$ 14,403	$ 13,383
Restructuring Costs												
Balance at beginning of period	23	**$ 105**	$ 3	$ 3	$ 4	$ 4	$ 3	$ 3	$ 4	$ 5	$ 4	$ 5
Arising during the period	24	**–**	129	–	–	–	–	–	–	–	129	–
Amount utilized during the period:	25	**(49)**	(27)	–	(1)	–	–	–	(1)	(1)	(28)	(2)
Foreign exchange and other adjustments	26	**–**	–	–	–	–	1	–	–	–	–	1
Balance at end of period	27	**$ 56**	$ 105	$ 3	$ 3	$ 4	$ 4	$ 3	$ 3	$ 4	$ 105	$ 4

[1] Excludes the balance and amortization of software, which is otherwise included in other intangibles.

On- and Off-Balance Sheet Loan Securitizations[1]

($ millions)	LINE	2014	2013				2012				Full Year	
As at	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2013	2012
Residential mortgages securitized and sold to third parties[2,3,4]												
Balance at beginning of period	1	**$ 39,386**	$ 40,693	$ 42,344	$ 44,305	$ 44,622	$ 45,082	$ 46,058	$ 44,813	$ 44,870	$ 44,622	$ 44,870
Securitized	2	**2,940**	3,323	4,881	3,863	4,080	4,343	3,501	7,594	4,367	16,147	19,805
Amortization[5]	3	**(3,945)**	(4,630)	(6,532)	(5,824)	(4,397)	(4,803)	(4,477)	(6,349)	(4,424)	(21,383)	(20,053)
Balance at end of period	4	**38,381**	39,386	40,693	42,344	44,305	44,622	45,082	46,058	44,813	39,386	44,622
Consumer instalment and other personal loans - HELOC and automobile loans[6,7,8]												
Balance at beginning of period	5	**6,141**	5,100	5,284	5,365	5,461	5,752	6,085	6,756	7,175	5,461	7,175
Proceeds reinvested in securitizations	6	**637**	678	734	689	610	655	781	817	751	2,711	3,004
Securitized	7	**–**	1,041	–	–	–	–	–	–	–	1,041	–
Amortization	8	**(637)**	(678)	(918)	(770)	(706)	(946)	(1,114)	(1,488)	(1,170)	(3,072)	(4,718)
Balance at end of period	9	**6,141**	6,141	5,100	5,284	5,365	5,461	5,752	6,085	6,756	6,141	5,461
Gross impaired loans[9]	10	**23**	26	19	24	25	19	18	19	21	26	19
Write-offs net of recoveries[9]	11	**–**	1	–	–	1	1	3	3	6	2	13
Business and government loans[2]												
Balance at beginning of period	12	**2,357**	2,464	2,495	2,532	2,466	2,443	2,394	2,375	2,406	2,466	2,406
Securitized	13	**–**	–	44	58	274	116	71	76	86	376	349
Amortization	14	**(36)**	(107)	(75)	(95)	(208)	(93)	(22)	(57)	(117)	(485)	(289)
Balance at end of period	15	**2,321**	2,357	2,464	2,495	2,532	2,466	2,443	2,394	2,375	2,357	2,466
Credit card[10]												
Balance at beginning of period	16	**300**	541	649	1,251	1,251	1,251	1,251	1,251	–	1,251	–
Proceeds reinvested in securitizations	17	**166**	133	269	80	775	728	730	722	439	1,257	2,619
Additions due to acquisitions	18	**–**	–	–	–	–	–	–	–	1,251	–	1,251
Amortization	19	**(316)**	(374)	(377)	(682)	(775)	(728)	(730)	(722)	(439)	(2,208)	(2,619)
Balance at end of period	20	**150**	300	541	649	1,251	1,251	1,251	1,251	1,251	300	1,251
Write-offs net of recoveries[9]	21	**$ 1**	$ 5	$ 2	$ 10	$ 10	$ 14	$ 13	$ 8	$ 9	$ 27	$ 44
Total loan securitizations	22	**$ 46,993**	$ 48,184	$ 48,798	$ 50,772	$ 53,453	$ 53,800	$ 54,528	$ 55,788	$ 55,195	$ 48,184	$ 53,800
Mortgages securitized and retained[2]												
Residential mortgages securitized and retained	23	**$ 42,103**	$ 41,620	$ 45,137	$ 41,165	$ 33,946	$ 32,132	$ 31,287	$ 31,505	$ 28,104	$ 41,620	$ 32,132
Business and government loans securitized and retained	24	**7**	–	–	–	1	29	14	2	28	–	29
Closing balance	25	**$ 42,110**	$ 41,620	$ 45,137	$ 41,165	$ 33,947	$ 32,161	$ 31,301	$ 31,507	$ 28,132	$ 41,620	$ 32,161

1. Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.
2. Balances are comprised of National Housing Act (NHA) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.
3. All securitized residential mortgages are insured by CMHC or third-party insurance providers.
4. Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.
5. Mark-to-market adjustments recorded during the period are included in amortization.
6. Credit exposure is not retained on $1.1 billion of HELOC securitizations which are government insured.
7. Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.
8. Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.
9. Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For additional information see page 21.
10. Includes credit card receivables acquired as part of the Bank's acquisition of the credit card portfolio of MBNA Canada on December 1, 2011, which are recognized as securitization exposures under the Basel III regulatory framework.

Standardized Charges for Securitization Exposures in the Trading Book[1]

($ millions) *As at*	LINE #	2014 Q1 Gross securitization exposures	2014 Q1 Risk-weighted assets	2013 Q4 Gross securitization exposures	2013 Q4 Risk-weighted assets	2013 Q3 Gross securitization exposures	2013 Q3 Risk-weighted assets	2013 Q2 Gross securitization exposures	2013 Q2 Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based[2]									
AA- and above	1	**$ 391**	**$ 2**	$ 432	$ 2	$ 254	$ 2	$ 263	$ 2
A+ to A-	2	**7**	**–**	7	–	3	–	3	–
BBB+ to BBB-	3	**5**	**1**	12	1	3	–	3	–
Below BB-[3]	4	**1**	**–**	1	1	–	–	–	–
Unrated[4]	5	**–**	**–**	–	–	–	–	–	–
Total	6	**$ 404**	**$ 3**	$ 452	$ 4	$ 260	$ 2	$ 269	$ 2

	LINE #	2013 Q1 Gross securitization exposures	2013 Q1 Risk-weighted assets	2012 Q4 Gross securitization exposures	2012 Q4 Risk-weighted assets	2012 Q3 Gross securitization exposures	2012 Q3 Risk-weighted assets	2012 Q2 Gross securitization exposures	2012 Q2 Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based[2]									
AA- and above	7	$ 296	$ 21	$ 152	$ 11	$ 185	$ 13	$ 223	$ 8
A+ to A-	8	8	1	3	–	4	1	14	2
BBB+ to BBB-	9	1	1	3	2	6	4	6	4
Below BB-[3]	10	–	–	–	n/a	2	n/a	5	n/a
Unrated[4]	11	–	–	67	240	76	260	73	249
Total	12	$ 305	$ 23	$ 225	$ 253	$ 273	$ 278	$ 321	$ 263

	LINE #	2012 Q1 Gross securitization exposures	2012 Q1 Risk-weighted assets
Market Risk Capital Approach and Risk Weighting Internal Ratings Based[2]			
AA- and above	13	$ 282	$ 56
A+ to A-	14	16	8
BBB+ to BBB-	15	4	4
Below BB-[3]	16	11	n/a
Unrated[4]	17	68	242
Total	18	$ 381	$ 310

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[2] Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.
[3] Effective Q1 2013 securitization exposures are no longer deducted from capital and are included in the calculation of risk-weighted assets (RWA), in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.
[4] Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Trading Book[1]

($ millions) *As at*	LINE #	2014 Q1 Aggregate On-balance sheet exposures[2]	2014 Q1 Aggregate Off-balance sheet exposures[3]	2013 Q4 Aggregate On-balance sheet exposures[2]	2013 Q4 Aggregate Off-balance sheet exposures[3]	2013 Q3 Aggregate On-balance sheet exposures[2]	2013 Q3 Aggregate Off-balance sheet exposures[3]	2013 Q2 Aggregate On-balance sheet exposures[2]	2013 Q2 Aggregate Off-balance sheet exposures[3]
Exposure Type									
Collateralized debt obligations	1	**$ –**	**$ –**	$ –	$ –	$ –	$ –	$ –	$ –
Asset backed securities									
Residential mortgage loans	2	**13**	**–**	2	–	–	–	–	–
Commercial mortgage loans	3	**196**	**–**	238	–	56	–	66	–
Credit card loans	4	**154**	**–**	88	–	98	–	150	–
Automobile loans and leases	5	**14**	**–**	24	–	29	–	19	–
Other	6	**27**	**–**	100	–	77	–	34	–
Total	7	**$ 404**	**$ –**	$ 452	$ –	$ 260	$ –	$ 269	$ –

	LINE #	2013 Q1 Aggregate On-balance sheet exposures[2]	2013 Q1 Aggregate Off-balance sheet exposures[3]	2012 Q4 Aggregate On-balance sheet exposures[2]	2012 Q4 Aggregate Off-balance sheet exposures[3]	2012 Q3 Aggregate On-balance sheet exposures[2]	2012 Q3 Aggregate Off-balance sheet exposures[3]	2012 Q2 Aggregate On-balance sheet exposures[2]	2012 Q2 Aggregate Off-balance sheet exposures[3]
Exposure Type									
Collateralized debt obligations	8	$ –	$ –	$ –	$ 67	$ –	$ 78	$ –	$ 78
Asset backed securities									
Residential mortgage loans	9	–	–	1	–	1	–	1	–
Commercial mortgage loans	10	80	–	61	–	67	–	65	–
Credit card loans	11	170	–	86	–	119	–	176	–
Automobile loans and leases	12	18	–	10	–	8	–	1	–
Other	13	37	–	–	–	–	–	–	–
Total	14	$ 305	$ –	$ 158	$ 67	$ 195	$ 78	$ 243	$ 78

	LINE #	2012 Q1 Aggregate On-balance sheet exposures[2]	2012 Q1 Aggregate Off-balance sheet exposures[3]
Exposure Type			
Collateralized debt obligations	15	$ –	$ 79
Asset backed securities			
Residential mortgage loans	16	1	–
Commercial mortgage loans	17	114	–
Credit card loans	18	158	–
Automobile loans and leases	19	14	–
Other	20	15	–
Total	21	$ 302	$ 79

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 Primarily comprised of trading securities held by the Bank.
3 Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book[1]

($ millions) As at	LINE #	2014 Q1 Aggregate On-balance sheet exposures[2]	2014 Q1 Aggregate Off-balance sheet exposures[3]	2013 Q4 Aggregate On-balance sheet exposures[2]	2013 Q4 Aggregate Off-balance sheet exposures[3]	2013 Q3 Aggregate On-balance sheet exposures[2]	2013 Q3 Aggregate Off-balance sheet exposures[3]	2013 Q2 Aggregate On-balance sheet exposures[2]	2013 Q2 Aggregate Off-balance sheet exposures[3]
Exposure Type									
Collateralized mortgage obligations	1	$ 2,892	$ –	$ 2,809	$ –	$ 2,889	$ –	$ 3,531	$ –
Asset backed securities									
Residential mortgage loans	2	–	5,869	–	5,701	–	5,074	–	4,956
Personal loans	3	11,647	5,202	10,656	5,202	10,272	5,202	9,176	5,202
Credit card loans	4	16,441	–	14,539	–	13,281	–	11,881	153
Automobile loans and leases	5	3,105	2,684	3,736	2,729	3,603	2,392	2,751	2,075
Equipment loans and leases	6	835	–	1,271	–	1,094	–	1,131	–
Trade receivables	7	374	1,887	312	1,887	315	1,887	299	1,632
Other Exposures[4]									
Automobile loans and leases	8	–	–	–	–	–	–	–	–
Equipment loans and leases	9	–	–	–	–	–	–	–	–
Total	10	$ 35,294	$ 15,642	$ 33,323	$ 15,519	$ 31,454	$ 14,555	$ 28,769	$ 14,018

		2013 Q1 Aggregate On-balance sheet exposures[2]	2013 Q1 Aggregate Off-balance sheet exposures[3]	2012 Q4 Aggregate On-balance sheet exposures[2]	2012 Q4 Aggregate Off-balance sheet exposures[3]	2012 Q3 Aggregate On-balance sheet exposures[2]	2012 Q3 Aggregate Off-balance sheet exposures[3]	2012 Q2 Aggregate On-balance sheet exposures[2]	2012 Q2 Aggregate Off-balance sheet exposures[3]
Exposure Type									
Collateralized mortgage obligations	11	$ 3,632	$ –	$ 3,766	$ –	$ 3,922	$ –	$ 3,634	$ –
Asset backed securities									
Residential mortgage loans	12	–	4,979	–	4,706	–	4,504	–	3,562
Personal loans	13	8,213	5,202	7,644	5,202	8,034	5,202	7,778	5,202
Credit card loans	14	11,447	153	12,819	153	12,510	153	10,348	153
Automobile loans and leases	15	3,059	2,145	3,419	2,189	3,572	2,114	3,473	2,157
Equipment loans and leases	16	855	–	1,070	–	702	–	677	–
Trade receivables	17	–	1,632	–	1,265	–	1,276	–	1,290
Other Exposures[4]									
Automobile loans and leases	18	–	–	27	–	37	–	49	–
Equipment loans and leases	19	–	–	15	–	15	–	15	–
Total	20	$ 27,206	$ 14,111	$ 28,760	$ 13,515	$ 28,792	$ 13,249	$ 25,974	$ 12,364

		2012 Q1 Aggregate On-balance sheet exposures[2]	2012 Q1 Aggregate Off-balance sheet exposures[3]
Exposure Type			
Collateralized mortgage obligations	21	$ 3,872	$ –
Asset backed securities			
Residential mortgage loans	22	–	3,309
Personal loans	23	7,320	5,202
Credit card loans	24	11,087	153
Automobile loans and leases	25	5,358	2,246
Equipment loans and leases	26	889	–
Trade receivables	27	–	1,304
Other Exposures[4]			
Automobile loans and leases	28	61	–
Equipment loans and leases	29	15	–
Total	30	$ 28,602	$ 12,214

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.
3 Off-balance sheet exposures are primarily comprised of liquidity facilities, credit enhancements, and letters of credit provided to the Bank's sponsored trusts, as well as Bank-funded cash collateral accounts.
4 The Bank consolidates one significant SPE, which is funded by the Bank and purchases senior tranches of securitized assets from the Bank's existing customers. These exposures are included on-balance sheet from a consolidated Bank perspective.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits[1]

($ millions)
As at

Exposure Type	LINE #	2014 Q1 Outstanding exposures: Beginning balance	2014 Q1 Outstanding exposures: Activity	2014 Q1 Outstanding exposures: Ending balance	2014 Q1 Gross assets past due, but not impaired[2,3]	2013 Q4 Outstanding exposures: Beginning balance	2013 Q4 Outstanding exposures: Activity	2013 Q4 Outstanding exposures: Ending balance	2013 Q4 Gross assets past due, but not impaired[2,3]
Residential mortgage loans	1	**$ 5,701**	**$ 169**	**$ 5,870**	**$ 17**	$ 5,074	$ 627	$ 5,701	$ 18
Credit card loans	2	**–**	**–**	**–**	**–**	–	–	–	–
Automobile loans and leases	3	**2,729**	**(45)**	**2,684**	**7**	2,393	336	2,729	7
Equipment loans and leases	4	**–**	**–**	**–**	**–**	–	–	–	–
Trade receivables	5	**2,199**	**62**	**2,261**	**150**	2,202	(3)	2,199	169
Total	6	**$ 10,629**	**$ 186**	**$ 10,815**	**$ 174**	$ 9,669	$ 960	$ 10,629	$ 194

Exposure Type	LINE #	2013 Q3 Outstanding exposures: Beginning balance	2013 Q3 Outstanding exposures: Activity	2013 Q3 Outstanding exposures: Ending balance	2013 Q3 Gross assets past due, but not impaired[2,3]	2013 Q2 Outstanding exposures: Beginning balance	2013 Q2 Outstanding exposures: Activity	2013 Q2 Outstanding exposures: Ending balance	2013 Q2 Gross assets past due, but not impaired[2,3]
Residential mortgage loans	7	$ 4,956	$ 118	$ 5,074	$ 15	$ 4,979	$ (23)	$ 4,956	$ 13
Credit card loans	8	–	–	–	–	–	–	–	–
Automobile loans and leases	9	2,075	318	2,393	5	2,145	(70)	2,075	6
Equipment loans and leases	10	–	–	–	–	–	–	–	–
Trade receivables	11	1,931	271	2,202	161	1,632	299	1,931	157
Total	12	$ 8,962	$ 707	$ 9,669	$ 181	$ 8,756	$ 206	$ 8,962	$ 176

Exposure Type	LINE #	2013 Q1 Outstanding exposures: Beginning balance	2013 Q1 Outstanding exposures: Activity	2013 Q1 Outstanding exposures: Ending balance	2013 Q1 Gross assets past due, but not impaired[2,3]	2012 Q4 Outstanding exposures: Beginning balance	2012 Q4 Outstanding exposures: Activity	2012 Q4 Outstanding exposures: Ending balance	2012 Q4 Gross assets past due, but not impaired[2,3]
Residential mortgage loans	13	$ 4,706	$ 273	$ 4,979	$ 13	$ 4,504	$ 202	$ 4,706	$ 10
Credit card loans	14	–	–	–	–	–	–	–	–
Automobile loans and leases	15	2,216	(71)	2,145	5	2,151	65	2,216	5
Equipment loans and leases	16	15	(15)	–	–	15	–	15	1
Trade receivables	17	1,265	367	1,632	156	1,276	(11)	1,265	117
Total	18	$ 8,202	$ 554	$ 8,756	$ 174	$ 7,946	$ 256	$ 8,202	$ 133

Exposure Type	LINE #	2012 Q3 Outstanding exposures: Beginning balance	2012 Q3 Outstanding exposures: Activity	2012 Q3 Outstanding exposures: Ending balance	2012 Q3 Gross assets past due, but not impaired[2,3]	2012 Q2 Outstanding exposures: Beginning balance	2012 Q2 Outstanding exposures: Activity	2012 Q2 Outstanding exposures: Ending balance	2012 Q2 Gross assets past due, but not impaired[2,3]
Residential mortgage loans	19	$ 3,562	$ 942	$ 4,504	$ 9	$ 3,310	$ 252	$ 3,562	$ 10
Credit card loans	20	–	–	–	–	–	–	–	–
Automobile loans and leases	21	2,206	(55)	2,151	1	2,306	(100)	2,206	2
Equipment loans and leases	22	15	–	15	1	15	–	15	2
Trade receivables	23	1,290	(14)	1,276	113	1,304	(14)	1,290	121
Total	24	$ 7,073	$ 873	$ 7,946	$ 124	$ 6,935	$ 138	$ 7,073	$ 135

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 Gross assets past due, but not impaired, are those assets held by the trust which have not received a payment in a specified number of days, as defined in the legal agreements governing each specific transaction between the Bank and its service providers. None of the Bank's sponsored trusts held impaired assets at any time during the period disclosed. The Bank retains no direct exposure to the assets of the trust. In addition, a significant portion of the Bank's exposures are subject to credit risk mitigation, including credit enhancements which reduce the Bank's exposure to loss due to impaired assets held by the sponsored trusts.
3 Gross assets past due, but not impaired, are reported to the Bank by its service providers on a one-month lag.

Loans Managed[1,2,3,4]

($ millions) *As at*	LINE #	2014 Q1 Gross Loans	2014 Q1 Gross Impaired Loans	2014 Q1 Year-to-date write-offs, net of recoveries	2013 Q4 Gross Loans	2013 Q4 Gross Impaired Loans	2013 Q4 Year-to-date write-offs, net of recoveries	2013 Q3 Gross Loans	2013 Q3 Gross Impaired Loans	2013 Q3 Year-to-date write-offs, net of recoveries	2013 Q2 Gross Loans	2013 Q2 Gross Impaired Loans	2013 Q2 Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages[1]	1	**$ 190,884**	**$ 780**	**$ 7**	$ 187,664	$ 706	$ 33	$ 182,688	$ 684	$ 27	$ 177,049	$ 704	$ 18
Consumer instalment and other personal	2	**120,224**	**806**	**161**	118,913	737	640	118,937	705	477	117,915	702	336
Credit card	3	**25,544**	**304**	**242**	22,188	269	639	21,446	238	442	20,744	175	289
Business and government[1,5]	4	**121,586**	**971**	**31**	117,449	980	218	110,757	1,001	162	110,917	950	119
Total loans managed	5	**458,238**	**2,861**	**441**	446,214	2,692	1,530	433,828	2,628	1,108	426,625	2,531	762
Less: Loans securitized and sold to third parties													
Residential mortgages[6]	6	**2,505**	**–**	**–**	2,330	–	–	1,684	–	–	1,008	–	–
Business and government	7	**2,305**	**–**	**–**	2,336	–	–	2,433	–	–	2,463	–	–
Total loans securitized and sold to third parties	8	**4,810**	**–**	**–**	4,666	–	–	4,117	–	–	3,471	–	–
Total loans managed, net of loans securitized	9	**$ 453,428**	**$ 2,861**	**$ 441**	$ 441,548	$ 2,692	$ 1,530	$ 429,711	$ 2,628	$ 1,108	$ 423,154	$ 2,531	$ 762

	LINE #	2013 Q1 Gross Loans	2013 Q1 Gross Impaired Loans	2013 Q1 Year-to-date write-offs, net of recoveries	2012 Q4 Gross Loans	2012 Q4 Gross Impaired Loans	2012 Q4 Year-to-date write-offs, net of recoveries	2012 Q3 Gross loans	2012 Q3 Gross impaired loans	2012 Q3 Year-to-date write-offs, net of recoveries	2012 Q2 Gross Loans	2012 Q2 Gross Impaired Loans	2012 Q2 Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages[1]	10	$ 174,191	$ 705	$ 8	$ 172,339	$ 679	$ 41	$ 167,870	$ 649	$ 23	$ 161,949	$ 722	$ 15
Consumer instalment and other personal	11	117,402	701	179	117,381	673	660	116,903	489	461	115,628	406	298
Credit card	12	15,421	189	140	15,333	181	572	15,352	179	402	15,413	180	235
Business and government[1,5]	13	104,948	899	64	100,842	985	411	101,195	1,050	310	96,307	1,055	242
Total loans managed	14	411,962	2,494	391	405,895	2,518	1,684	401,320	2,367	1,196	389,297	2,363	790
Less: Loans securitized and sold to third parties													
Residential mortgages[6]	15	657	–	–	730	–	–	805	–	–	873	–	–
Business and government	16	2,500	–	–	2,434	–	–	2,410	–	–	2,361	–	–
Total loans securitized and sold to third parties	17	3,157	–	–	3,164	–	–	3,215	–	–	3,234	–	–
Total loans managed, net of loans securitized	18	$ 408,805	$ 2,494	$ 391	$ 402,731	$ 2,518	$ 1,684	$ 398,105	$ 2,367	$ 1,196	$ 386,063	$ 2,363	$ 790

	LINE #	2012 Q1 Gross Loans	2012 Q1 Gross Impaired Loans	2012 Q1 Year-to-date write-offs, net of recoveries
Type of Loan				
Residential mortgages[1]	19	$ 158,719	$ 796	$ 7
Consumer instalment and other personal	20	114,951	434	161
Credit card	21	15,725	132	103
Business and government[1,5]	22	96,352	1,168	138
Total loans managed	23	385,747	2,530	409
Less: Loans securitized and sold to third parties				
Residential mortgages[6]	24	972	–	–
Business and government	25	2,341	–	–
Total loans securitized and sold to third parties	26	3,313	–	–
Total loans managed, net of loans securitized	27	$ 382,434	$ 2,530	$ 409

1 Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
2 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.
3 Amounts include securitized mortgages that remain on balance sheet under IFRS.
4 The year-to-date write-offs, net of recoveries, include write-offs of purchased credit card balances against credit related fair value adjustments, established upon acquisition.
5 Includes additional securitized commercial loans.
6 Residential mortgages are primarily comprised of loans securitized into mortgage-backed securities through U.S. government sponsored entities.

Gross Loans and Acceptances by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2014 Q1				2013 Q4				2013 Q3			
By Industry Sector **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	**$ 165,821**	**$ 22,558**	**$ –**	**$ 188,379**	$ 164,389	$ 20,945	$ –	$ 185,334	$ 160,632	$ 20,372	$ –	$ 181,004
Consumer instalment and other personal													
HELOC	2	**60,612**	**11,398**	**–**	**72,010**	61,581	10,607	–	72,188	62,436	10,426	–	72,862
Indirect Auto	3	**14,611**	**17,690**	**–**	**32,301**	14,666	16,323	–	30,989	14,504	15,988	–	30,492
Other	4	**15,336**	**568**	**9**	**15,913**	15,193	533	10	15,736	15,054	519	10	15,583
Credit card	5	**17,815**	**7,729**	**–**	**25,544**	15,288	6,900	–	22,188	14,745	6,701	–	21,446
Total personal	6	**274,195**	**59,943**	**9**	**334,147**	271,117	55,308	10	326,435	267,371	54,006	10	321,387
Business and Government[2]													
Real estate													
Residential	7	**13,886**	**3,699**	**–**	**17,585**	13,685	3,470	–	17,155	13,501	3,341	–	16,842
Non-residential	8	**8,708**	**13,384**	**183**	**22,275**	8,153	12,084	167	20,404	8,150	11,828	156	20,134
Total real estate	9	**22,594**	**17,083**	**183**	**39,860**	21,838	15,554	167	37,559	21,651	15,169	156	36,976
Agriculture	10	**4,297**	**306**	**–**	**4,603**	3,914	289	–	4,203	3,733	277	–	4,010
Automotive	11	**2,511**	**2,088**	**73**	**4,672**	2,326	1,850	74	4,250	2,258	1,697	32	3,987
Financial	12	**8,244**	**2,116**	**1,622**	**11,982**	8,812	2,006	1,582	12,400	7,512	2,052	1,535	11,099
Food, beverage, and tobacco	13	**1,613**	**1,776**	**14**	**3,403**	1,250	1,654	16	2,920	1,220	1,565	57	2,842
Forestry	14	**401**	**536**	**9**	**946**	423	531	8	962	445	479	7	931
Government, public sector entities, and education	15	**3,571**	**5,185**	**–**	**8,756**	4,471	4,466	–	8,937	4,127	3,975	–	8,102
Health and social services	16	**4,026**	**6,325**	**–**	**10,351**	3,686	5,785	–	9,471	3,650	5,455	–	9,105
Industrial construction and trade contractors	17	**1,649**	**1,228**	**–**	**2,877**	1,600	1,222	–	2,822	1,625	1,206	–	2,831
Metals and mining	18	**975**	**1,146**	**–**	**2,121**	871	1,056	–	1,927	900	1,039	–	1,939
Pipelines, oil, and gas	19	**2,337**	**714**	**–**	**3,051**	2,194	521	–	2,715	2,082	607	–	2,689
Power and utilities	20	**1,362**	**1,373**	**22**	**2,757**	1,506	1,155	21	2,682	1,467	1,381	20	2,868
Professional and other services	21	**2,774**	**6,004**	**–**	**8,778**	2,674	5,353	–	8,027	2,662	5,279	–	7,941
Retail sector	22	**2,211**	**2,754**	**–**	**4,965**	2,144	2,578	–	4,722	2,094	2,428	–	4,522
Sundry manufacturing and wholesale	23	**1,993**	**4,010**	**36**	**6,039**	1,821	3,717	31	5,569	1,852	3,314	–	5,166
Telecommunications, cable, and media	24	**1,083**	**1,756**	**122**	**2,961**	1,029	1,663	116	2,808	1,032	1,513	111	2,656
Transportation	25	**1,002**	**5,146**	**33**	**6,181**	771	4,886	25	5,682	660	4,518	15	5,193
Other	26	**2,893**	**889**	**207**	**3,989**	2,942	714	200	3,856	2,648	669	86	3,403
Total business and government	27	**65,536**	**60,435**	**2,321**	**128,292**	64,272	55,000	2,240	121,512	61,618	52,623	2,019	116,260
Other Loans													
Debt securities classified as loans	28	**168**	**2,402**	**1,188**	**3,758**	157	2,459	1,128	3,744	360	2,613	1,141	4,114
Acquired credit-impaired loans[3]	29	**30**	**2,311**	**–**	**2,341**	21	2,464	–	2,485	36	2,770	–	2,806
Total other loans	30	**198**	**4,713**	**1,188**	**6,099**	178	4,923	1,128	6,229	396	5,383	1,141	6,920
Total Gross Loans and Acceptances	31	**$ 339,929**	**$ 125,091**	**$ 3,518**	**$ 468,538**	$ 335,567	$ 115,231	$ 3,378	$ 454,176	$ 329,385	$ 112,012	$ 3,170	$ 444,567
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	**35.4 %**	**4.8 %**	**– %**	**40.2 %**	36.2 %	4.6 %	– %	40.8 %	36.0 %	4.6 %	– %	40.6 %
Consumer instalment and other personal													
HELOC	33	**12.9**	**2.4**	**–**	**15.3**	13.6	2.3	–	15.9	14.1	2.3	–	16.4
Indirect Auto	34	**3.1**	**3.8**	**–**	**6.9**	3.2	3.6	–	6.8	3.3	3.6	–	6.9
Other	35	**3.3**	**0.1**	**–**	**3.4**	3.3	0.2	–	3.5	3.4	0.1	–	3.5
Credit card	36	**3.8**	**1.7**	**–**	**5.5**	3.4	1.5	–	4.9	3.3	1.5	–	4.8
Total personal	37	**58.5**	**12.8**	**–**	**71.3**	59.7	12.2	–	71.9	60.1	12.1	–	72.2
Business and Government[2]	38	**14.0**	**12.9**	**0.5**	**27.4**	14.2	12.1	0.5	26.8	13.9	11.8	0.5	26.2
Other Loans													
Debt securities classified as loans	39	**–**	**0.5**	**0.3**	**0.8**	–	0.5	0.2	0.7	0.1	0.6	0.3	1.0
Acquired credit-impaired loans[3]	40	**–**	**0.5**	**–**	**0.5**	–	0.6	–	0.6	–	0.6	–	0.6
Total other loans	41	**–**	**1.0**	**0.3**	**1.3**	–	1.1	0.2	1.3	0.1	1.2	0.3	1.6
Total Gross Loans and Acceptances	42	**72.5 %**	**26.7 %**	**0.8 %**	**100.0 %**	73.9 %	25.4 %	0.7 %	100.0 %	74.1 %	25.1 %	0.8 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[3] Includes all FDIC covered loans and other ACI loans.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2 Canada	2013 Q2 United States	2013 Q2 Int'l	2013 Q2 Total	2013 Q1 Canada	2013 Q1 United States	2013 Q1 Int'l	2013 Q1 Total	2012 Q4 Canada	2012 Q4 United States	2012 Q4 Int'l	2012 Q4 Total
By Industry Sector													
Personal													
Residential mortgages[2]	1	$ 156,749	$ 19,292	$ –	$ 176,041	$ 155,030	$ 18,504	$ –	$ 173,534	$ 154,247	$ 17,362	$ –	$ 171,609
Consumer instalment and other personal													
HELOC	2	63,113	10,241	–	73,354	63,990	10,132	–	74,122	64,753	10,122	–	74,875
Indirect Auto	3	14,041	14,895	–	28,936	13,830	14,229	–	28,059	13,965	13,466	–	27,431
Other	4	15,134	481	10	15,625	14,741	470	10	15,221	14,574	490	11	15,075
Credit card	5	14,351	6,393	–	20,744	14,260	1,161	–	15,421	14,236	1,097	–	15,333
Total personal	6	263,388	51,302	10	314,700	261,851	44,496	10	306,357	261,775	42,537	11	304,323
Business and Government[2]													
Real estate													
Residential	7	13,123	3,176	–	16,299	12,833	3,112	–	15,945	12,477	3,015	–	15,492
Non-residential	8	8,071	11,398	156	19,625	7,608	11,232	158	18,998	7,252	10,831	161	18,244
Total real estate	9	21,194	14,574	156	35,924	20,441	14,344	158	34,943	19,729	13,846	161	33,736
Agriculture	10	3,540	273	–	3,813	3,460	285	–	3,745	3,238	275	–	3,513
Automotive	11	2,165	1,629	–	3,794	1,651	1,554	–	3,205	1,445	1,539	52	3,036
Financial	12	8,559	2,101	2,097	12,757	6,881	1,988	2,031	10,900	6,425	1,954	1,926	10,305
Food, beverage, and tobacco	13	1,231	1,437	65	2,733	1,262	1,395	52	2,709	1,074	1,322	74	2,470
Forestry	14	470	399	6	875	399	413	6	818	379	410	2	791
Government, public sector entities, and education	15	7,091	3,693	–	10,784	5,720	3,395	–	9,115	4,786	3,277	–	8,063
Health and social services	16	3,469	5,277	–	8,746	3,479	5,038	–	8,517	3,329	4,944	–	8,273
Industrial construction and trade contractors	17	1,529	1,176	–	2,705	1,453	1,110	–	2,563	1,496	1,092	52	2,640
Metals and mining	18	995	1,019	23	2,037	751	981	21	1,753	775	1,000	66	1,841
Pipelines, oil, and gas	19	2,122	636	–	2,758	2,127	983	–	3,110	2,236	831	–	3,067
Power and utilities	20	1,287	1,354	20	2,661	1,350	1,134	20	2,504	1,184	1,116	76	2,376
Professional and other services	21	2,697	5,171	–	7,868	2,567	4,819	–	7,386	2,406	4,381	–	6,787
Retail sector	22	2,075	2,458	–	4,533	2,013	2,272	–	4,285	1,969	2,306	–	4,275
Sundry manufacturing and wholesale	23	1,832	3,364	–	5,196	1,707	3,072	50	4,829	1,650	3,057	71	4,778
Telecommunications, cable, and media	24	922	1,440	7	2,369	1,027	1,473	8	2,508	1,022	1,182	5	2,209
Transportation	25	627	3,788	43	4,458	612	3,756	27	4,395	717	3,568	91	4,376
Other	26	2,681	540	51	3,272	2,677	713	125	3,515	1,937	1,081	77	3,095
Total business and government	27	64,486	50,329	2,468	117,283	59,577	48,725	2,498	110,800	55,797	47,181	2,653	105,631
Other Loans													
Debt securities classified as loans	28	607	3,338	1,154	5,099	602	3,111	1,223	4,936	604	2,898	1,492	4,994
Acquired credit-impaired loans[3]	29	48	3,116	–	3,164	61	3,364	–	3,425	77	3,690	–	3,767
Total other loans	30	655	6,454	1,154	8,263	663	6,475	1,223	8,361	681	6,588	1,492	8,761
Total Gross Loans and Acceptances	31	$ 328,529	$ 108,085	$ 3,632	$ 440,246	$ 322,091	$ 99,696	$ 3,731	$ 425,518	$ 318,253	$ 96,306	$ 4,156	$ 418,715
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	35.6 %	4.4 %	– %	40.0 %	36.4 %	4.4 %	– %	40.8 %	36.8 %	4.1 %	– %	40.9 %
Consumer instalment and other personal													
HELOC	33	14.3	2.3	–	16.6	15.0	2.4	–	17.4	15.5	2.4	–	17.9
Indirect Auto	34	3.2	3.4	–	6.6	3.3	3.3	–	6.6	3.4	3.2	–	6.6
Other	35	3.4	0.1	–	3.5	3.5	0.1	–	3.6	3.5	0.1	–	3.6
Credit card	36	3.3	1.5	–	4.8	3.3	0.3	–	3.6	3.4	0.3	–	3.7
Total personal	37	59.8	11.7	–	71.5	61.5	10.5	–	72.0	62.6	10.1	–	72.7
Business and Government[2]	38	14.7	11.3	0.6	26.6	14.0	11.4	0.6	26.0	13.3	11.3	0.6	25.2
Other Loans													
Debt securities classified as loans	39	0.1	0.8	0.3	1.2	0.1	0.8	0.3	1.2	0.1	0.7	0.4	1.2
Acquired credit-impaired loans[3]	40	–	0.7	–	0.7	–	0.8	–	0.8	–	0.9	–	0.9
Total other loans	41	0.1	1.5	0.3	1.9	0.1	1.6	0.3	2.0	0.1	1.6	0.4	2.1
Total Gross Loans and Acceptances	42	74.6 %	24.5 %	0.9 %	100.0 %	75.6 %	23.5 %	0.9 %	100.0 %	76.0 %	23.0 %	1.0 %	100.0 %

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[3] Includes all FDIC covered loans and other ACI loans.

Impaired Loans[1,2]

($ millions, except as noted) *As at*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Impaired loans at beginning of period	1	**$ 2,692**	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,518	$ 2,493
Classified as impaired during the period												
Canadian Retail[3]	2	**757**	712	722	715	708	830	663	677	663	2,857	2,833
U.S. Retail[3,4] - in USD	3	**442**	456	410	389	352	399	368	315	333	1,607	1,415
- foreign exchange	4	**34**	20	18	7	(2)	(4)	6	(2)	4	43	4
	5	**476**	476	428	396	350	395	374	313	337	1,650	1,419
Wholesale Banking	6	**–**	22	17	–	–	12	38	4	6	39	60
Total classified as impaired during the period	7	**1,233**	1,210	1,167	1,111	1,058	1,237	1,075	994	1,006	4,546	4,312
Transferred to not impaired during the period	8	**(308)**	(353)	(354)	(387)	(337)	(276)	(344)	(344)	(291)	(1,431)	(1,255)
Net repayments	9	**(302)**	(297)	(285)	(233)	(265)	(245)	(254)	(327)	(208)	(1,080)	(1,034)
Disposals of loans	10	**(7)**	–	(2)	(3)	–	(4)	(12)	(12)	–	(5)	(28)
Net classified as impaired during the period	11	**616**	560	526	488	456	712	465	311	507	2,030	1,995
Amounts written off	12	**(549)**	(519)	(454)	(463)	(478)	(557)	(480)	(458)	(474)	(1,914)	(1,969)
Recoveries of loans and advances previously written off	13	**–**	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	14	**102**	23	25	12	(2)	(4)	19	(20)	4	58	(1)
Change during the period	15	**169**	64	97	37	(24)	151	4	(167)	37	174	25
Total Gross Impaired Loans – Balance at End of Period	16	**$ 2,861**	$ 2,692	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,692	$ 2,518
GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	17	**$ 1,210**	$ 1,158	$ 1,175	$ 1,218	$ 1,215	$ 1,238	$ 1,076	$ 1,152	$ 1,168	$ 1,158	$ 1,238
U.S. Retail - in USD	18	**1,446**	1,405	1,368	1,272	1,244	1,205	1,208	1,180	1,317	1,405	1,205
- foreign exchange	19	**164**	60	38	10	(3)	(1)	4	(14)	4	60	(1)
	20	**1,610**	1,465	1,406	1,282	1,241	1,204	1,212	1,166	1,321	1,465	1,204
Wholesale Banking	21	**41**	69	47	31	38	76	79	45	41	69	76
Total Gross Impaired Loans	22	**$ 2,861**	$ 2,692	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,692	$ 2,518
NET IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail	23	**$ 928**	$ 882	$ 880	$ 909	$ 914	$ 1,000	$ 863	$ 943	$ 950	$ 882	$ 1,000
U.S. Retail - in USD	24	**1,301**	1,273	1,236	1,132	1,099	1,059	1,061	1,032	1,141	1,273	1,059
- foreign exchange	25	**148**	54	35	9	(3)	(1)	3	(13)	3	54	(1)
	26	**1,449**	1,327	1,271	1,141	1,096	1,058	1,064	1,019	1,144	1,327	1,058
Wholesale Banking	27	**9**	34	13	16	23	42	48	31	27	34	42
Total Net Impaired Loans	28	**$ 2,386**	$ 2,243	$ 2,164	$ 2,066	$ 2,033	$ 2,100	$ 1,975	$ 1,993	$ 2,121	$ 2,243	$ 2,100
Net Impaired Loans as a % of Net Loans and Acceptances	29	**0.52 %**	0.50 %	0.50 %	0.48 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.50 %	0.52 %

1 Includes customers' liability under acceptances.
2 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.
3 Retail product loans, including Canadian government-insured real estate personal loans, are generally considered impaired when contractual payments are 90 days or greater past due.
4 Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by Canadian Retail.

Impaired Loans and Acceptances by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2014 Q1				2013 Q4				2013 Q3			
By Industry Sector **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$ 494**	**$ 286**	**$ –**	**$ 780**	$ 448	$ 258	$ –	$ 706	$ 437	$ 247	$ –	$ 684
Consumer instalment and other personal													
HELOC[2]	2	**313**	**263**	**–**	**576**	321	220	–	541	317	216	–	533
Indirect Auto	3	**46**	**107**	**–**	**153**	41	80	–	121	40	59	–	99
Other	4	**71**	**6**	**–**	**77**	73	2	–	75	71	2	–	73
Credit card	5	**168**	**136**	**–**	**304**	158	111	–	269	152	86	–	238
Total personal	6	**1,092**	**798**	**–**	**1,890**	1,041	671	–	1,712	1,017	610	–	1,627
Business and Government													
Real estate													
Residential	7	**27**	**114**	**–**	**141**	25	110	–	135	22	123	–	145
Non-residential	8	**6**	**227**	**–**	**233**	7	225	–	232	6	239	–	245
Total real estate	9	**33**	**341**	**–**	**374**	32	335	–	367	28	362	–	390
Agriculture	10	**4**	**1**	**–**	**5**	5	1	–	6	6	1	–	7
Automotive	11	**1**	**14**	**–**	**15**	1	14	–	15	1	14	–	15
Financial	12	**2**	**24**	**–**	**26**	2	9	–	11	2	6	–	8
Food, beverage, and tobacco	13	**3**	**12**	**–**	**15**	5	11	–	16	7	11	–	18
Forestry	14	**1**	**2**	**–**	**3**	1	2	–	3	3	1	–	4
Government, public sector entities, and education	15	**12**	**16**	**–**	**28**	6	22	–	28	7	18	–	25
Health and social services	16	**3**	**44**	**–**	**47**	3	35	–	38	3	15	–	18
Industrial construction and trade contractors	17	**12**	**40**	**–**	**52**	12	54	–	66	13	52	–	65
Metals and mining	18	**7**	**8**	**–**	**15**	14	19	–	33	13	22	–	35
Pipelines, oil, and gas	19	**7**	**–**	**–**	**7**	27	–	–	27	17	–	–	17
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Professional and other services	21	**14**	**89**	**–**	**103**	8	82	–	90	26	73	–	99
Retail sector	22	**42**	**118**	**–**	**160**	44	110	–	154	51	123	–	174
Sundry manufacturing and wholesale	23	**4**	**34**	**–**	**38**	12	31	–	43	13	36	–	49
Telecommunications, cable, and media	24	**1**	**20**	**–**	**21**	1	19	–	20	1	12	–	13
Transportation	25	**2**	**45**	**–**	**47**	2	43	–	45	4	41	–	45
Other	26	**5**	**10**	**–**	**15**	6	12	–	18	5	14	–	19
Total business and government	27	**153**	**818**	**–**	**971**	181	799	–	980	200	801	–	1,001
Total Gross Impaired Loans[3]	28	**$ 1,245**	**$ 1,616**	**$ –**	**$ 2,861**	$ 1,222	$ 1,470	$ –	$ 2,692	$ 1,217	$ 1,411	$ –	$ 2,628
Gross Impaired Loans as a % of Gross Loans and Acceptances **Personal**													
Residential mortgages	29	**0.30 %**	**1.27 %**	**– %**	**0.41 %**	0.27 %	1.23 %	– %	0.38 %	0.27 %	1.21 %	– %	0.38 %
Consumer instalment and other personal													
HELOC[2]	30	**0.52**	**2.31**	**–**	**0.80**	0.52	2.07	–	0.75	0.51	2.07	–	0.73
Indirect Auto	31	**0.31**	**0.60**	**–**	**0.47**	0.28	0.49	–	0.39	0.28	0.37	–	0.32
Other	32	**0.46**	**1.06**	**–**	**0.48**	0.48	0.38	–	0.48	0.47	0.39	–	0.47
Credit card	33	**0.94**	**1.76**	**–**	**1.19**	1.03	1.61	–	1.21	1.03	1.28	–	1.11
Total personal	34	**0.40**	**1.33**	**–**	**0.57**	0.38	1.21	–	0.52	0.38	1.13	–	0.51
Business and Government	35	**0.23**	**1.35**	**–**	**0.76**	0.28	1.45	–	0.81	0.32	1.52	–	0.86
Total Gross Impaired Loans[3]	36	**0.37 %**	**1.34 %**	**– %**	**0.62 %**	0.36 %	1.33 %	– %	0.60 %	0.37 %	1.32 %	– %	0.60 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes certain Canadian personal past due accounts.
[3] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2 Canada	2013 Q2 United States	2013 Q2 Int'l	2013 Q2 Total	2013 Q1 Canada	2013 Q1 United States	2013 Q1 Int'l	2013 Q1 Total	2012 Q4 Canada	2012 Q4 United States	2012 Q4 Int'l	2012 Q4 Total
By Industry Sector													
Personal													
Residential mortgages	1	$ 465	$ 239	$ –	$ 704	$ 471	$ 234	$ –	$ 705	$ 479	$ 200	$ –	$ 679
Consumer instalment and other personal													
HELOC[2]	2	316	222	–	538	318	227	–	545	327	200	–	527
Indirect Auto	3	38	48	–	86	42	32	–	74	37	27	–	64
Other	4	74	4	–	78	79	3	–	82	79	3	–	82
Credit card	5	160	15	–	175	171	18	–	189	166	15	–	181
Total personal	6	1,053	528	–	1,581	1,081	514	–	1,595	1,088	445	–	1,533
Business and Government													
Real estate													
Residential	7	33	128	–	161	33	132	–	165	30	151	–	181
Non-residential	8	7	210	–	217	5	219	–	224	3	225	–	228
Total real estate	9	40	338	–	378	38	351	–	389	33	376	–	409
Agriculture	10	5	2	–	7	4	3	–	7	5	2	–	7
Automotive	11	2	10	–	12	2	17	–	19	3	16	–	19
Financial	12	2	6	–	8	21	11	–	32	30	7	–	37
Food, beverage, and tobacco	13	3	12	–	15	3	7	–	10	3	8	–	11
Forestry	14	4	1	–	5	5	1	–	6	5	1	–	6
Government, public sector entities, and education	15	4	6	–	10	4	12	–	16	4	8	–	12
Health and social services	16	2	16	–	18	2	17	–	19	19	21	–	40
Industrial construction and trade contractors	17	14	54	–	68	18	47	–	65	13	46	–	59
Metals and mining	18	15	20	–	35	5	21	–	26	6	27	–	33
Pipelines, oil, and gas	19	24	–	–	24	2	6	–	8	2	6	–	8
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	25	68	–	93	8	50	–	58	7	43	–	50
Retail sector	22	27	119	–	146	33	96	–	129	32	82	–	114
Sundry manufacturing and wholesale	23	13	33	–	46	15	29	–	44	14	48	–	62
Telecommunications, cable, and media	24	1	10	–	11	1	10	–	11	37	17	–	54
Transportation	25	4	52	–	56	2	38	–	40	2	41	–	43
Other	26	6	12	–	18	5	15	–	20	6	15	–	21
Total business and government	27	191	759	–	950	168	731	–	899	221	764	–	985
Total Gross Impaired Loans[3]	28	$ 1,244	$ 1,287	$ –	$ 2,531	$ 1,249	$ 1,245	$ –	$ 2,494	$ 1,309	$ 1,209	$ –	$ 2,518
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.30 %	1.24 %	– %	0.40 %	0.30 %	1.26 %	– %	0.41 %	0.31 %	1.15 %	– %	0.40 %
Consumer instalment and other personal													
HELOC[2]	30	0.50	2.17	–	0.73	0.50	2.24	–	0.74	0.50	1.98	–	0.70
Indirect Auto	31	0.27	0.32	–	0.30	0.30	0.22	–	0.26	0.26	0.20	–	0.23
Other	32	0.49	0.83	–	0.50	0.54	0.64	–	0.54	0.54	0.61	–	0.55
Credit card	33	1.11	0.23	–	0.84	1.20	1.55	–	1.23	1.16	1.37	–	1.18
Total personal	34	0.40	1.03	–	0.50	0.41	1.16	–	0.52	0.42	1.05	–	0.50
Business and Government	35	0.30	1.51	–	0.81	0.28	1.50	–	0.81	0.40	1.62	–	0.93
Total Gross Impaired Loans[3]	36	0.38 %	1.27 %	– %	0.59 %	0.39 %	1.34 %	– %	0.60 %	0.41 %	1.35 %	– %	0.61 %

[1] Primarily based on the geographic location of the customer's address.
[2] Includes certain Canadian personal past due accounts.
[3] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.

Allowance for Credit Losses

($ millions) *As at*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
COUNTERPARTY-SPECIFIC ALLOWANCE												
Change in Allowance for Credit Losses – Counterparty-Specific												
Impairment allowances at beginning of period	1	**$ 348**	$ 375	$ 391	$ 372	$ 386	$ 385	$ 364	$ 382	$ 397	$ 386	$ 397
Charge to the income statement – counterparty-specific	2	**22**	24	49	63	49	103	79	92	127	185	401
Amounts written off	3	**(35)**	(53)	(54)	(55)	(71)	(106)	(73)	(115)	(143)	(233)	(437)
Recoveries of amounts written off in previous periods	4	**11**	4	14	17	11	11	13	15	7	46	46
Disposals of loans	5	**–**	–	(22)	–	–	–	–	–	–	(22)	–
Exchange and other movements	6	**13**	(2)	(3)	(6)	(3)	(7)	2	(10)	(6)	(14)	(21)
Balance at end of period	7	**359**	348	375	391	372	386	385	364	382	348	386
COLLECTIVELY ASSESSED ALLOWANCE												
Change in Allowance for Credit Losses – Individually Insignificant												
Impairment allowances at beginning of period	8	**391**	391	384	394	317	291	280	276	274	317	274
Charge to the income statement – individually insignificant	9	**326**	318	304	321	353	349	285	246	294	1,296	1,174
Amounts written off	10	**(413)**	(413)	(397)	(413)	(362)	(384)	(342)	(332)	(349)	(1,585)	(1,407)
Recoveries of amounts written off in previous periods	11	**97**	93	100	79	76	58	63	62	58	348	241
Disposals of loans	12	**–**	–	–	–	–	–	–	–	–	–	–
Exchange and other movements	13	**11**	2	–	3	10	3	5	28	(1)	15	35
Balance at end of period	14	**412**	391	391	384	394	317	291	280	276	391	317
Change in Allowance for Credit Losses – Incurred but not Identified												
Impairment allowances at beginning of period	15	**2,328**	2,300	2,175	2,133	2,152	2,042	1,954	1,919	1,926	2,152	1,926
Charge to the income statement – incurred but not identified	16	**108**	10	124	33	(17)	113	74	50	(17)	150	220
Disposals of loans	17	**–**	–	(19)	–	–	–	–	–	–	(19)	–
Exchange and other movements	18	**88**	18	20	9	(2)	(3)	14	(15)	10	45	6
Balance at end of period	19	**2,524**	2,328	2,300	2,175	2,133	2,152	2,042	1,954	1,919	2,328	2,152
Allowance for Credit Losses at End of Period	20	**3,295**	3,067	3,066	2,950	2,899	2,855	2,718	2,598	2,577	3,067	2,855
Consisting of:												
Allowance for loan losses												
Canada	21	**1,283**	1,288	1,356	1,314	1,324	1,304	1,212	1,137	1,036	1,288	1,304
United States	22	**1,789**	1,562	1,505	1,422	1,361	1,338	1,305	1,256	1,243	1,562	1,338
Other International	23	**7**	5	2	1	1	2	1	1	3	5	2
Total allowance for loan losses	24	**3,079**	2,855	2,863	2,737	2,686	2,644	2,518	2,394	2,282	2,855	2,644
Allowance for credit losses for off-balance sheet instruments	25	**216**	212	203	213	213	211	200	204	295	212	211
Allowance for Credit Losses at End of Period	26	**$ 3,295**	$ 3,067	$ 3,066	$ 2,950	$ 2,899	$ 2,855	$ 2,718	$ 2,598	$ 2,577	$ 3,067	$ 2,855

Allowance for Credit Losses by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2014 Q1				2013 Q4				2013 Q3			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 14	$ 10	$ –	$ 24	$ 14	$ 8	$ –	$ 22	$ 12	$ 9	$ –	$ 21
Consumer instalment and other personal													
HELOC	2	20	17	–	37	20	16	–	36	20	15	–	35
Indirect Auto	3	27	7	–	34	25	4	–	29	23	3	–	26
Other	4	48	1	–	49	52	1	–	53	49	1	–	50
Credit card	5	120	20	–	140	115	13	–	128	113	12	–	125
Total personal	6	229	55	–	284	226	42	–	268	217	40	–	257
Business and Government													
Real estate													
Residential	7	12	12	–	24	12	12	–	24	12	14	–	26
Non-residential	8	2	22	–	24	2	20	–	22	2	25	–	27
Total real estate	9	14	34	–	48	14	32	–	46	14	39	–	53
Agriculture	10	1	–	–	1	–	–	–	–	2	–	–	2
Automotive	11	1	2	–	3	1	2	–	3	1	2	–	3
Financial	12	1	4	–	5	1	1	–	2	1	3	–	4
Food, beverage, and tobacco	13	–	2	–	2	2	1	–	3	3	2	–	5
Forestry	14	–	1	–	1	–	1	–	1	1	–	–	1
Government, public sector entities, and education	15	2	2	–	4	2	3	–	5	3	2	–	5
Health and social services	16	1	9	–	10	1	12	–	13	1	2	–	3
Industrial construction and trade contractors	17	7	9	–	16	6	8	–	14	7	5	–	12
Metals and mining	18	4	1	–	5	5	1	–	6	5	1	–	6
Pipelines, oil, and gas	19	5	–	–	5	7	–	–	7	17	–	–	17
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	9	16	–	25	5	14	–	19	11	10	–	21
Retail sector	22	27	15	–	42	26	11	–	37	28	19	–	47
Sundry manufacturing and wholesale	23	2	5	–	7	5	3	–	8	6	3	–	9
Telecommunications, cable, and media	24	–	8	–	8	1	7	–	8	–	6	–	6
Transportation	25	1	4	–	5	1	4	–	5	3	4	–	7
Other	26	3	1	–	4	4	–	–	4	4	2	–	6
Total business and government	27	78	113	–	191	81	100	–	181	107	100	–	207
Other Loans													
Debt securities classified as loans	28	–	186	–	186	–	173	–	173	–	171	–	171
Acquired credit-impaired loans[2]	29	–	110	–	110	–	117	–	117	–	131	–	131
Total other loans	30	–	296	–	296	–	290	–	290	–	302	–	302
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	307	464	–	771	307	432	–	739	324	442	–	766
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	38	46	–	84	39	26	–	65	81	30	–	111
Consumer instalment and other personal													
HELOC	33	7	101	–	108	7	69	–	76	7	76	–	83
Indirect Auto	34	99	196	–	295	95	185	–	280	88	164	–	252
Other	35	165	21	–	186	165	20	–	185	175	19	–	194
Credit card	36	470	365	–	835	468	246	–	714	482	162	–	644
Total personal	37	779	729	–	1,508	774	546	–	1,320	833	451	–	1,284
Business and Government	38	197	490	7	694	207	486	5	698	199	490	2	691
Other Loans													
Debt securities classified as loans	39	–	106	–	106	–	98	–	98	–	122	–	122
Total other loans	40	–	106	–	106	–	98	–	98	–	122	–	122
Total Allowance for Credit Losses – Incurred but Not Identified	41	976	1,325	7	2,308	981	1,130	5	2,116	1,032	1,063	2	2,097
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,283	1,789	7	3,079	1,288	1,562	5	2,855	1,356	1,505	2	2,863
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	121	93	2	216	117	93	2	212	113	90	–	203
Total Allowance for Credit Losses	44	$ 1,404	$ 1,882	$ 9	$ 3,295	$ 1,405	$ 1,655	$ 7	$ 3,067	$ 1,469	$ 1,595	$ 2	$ 3,066
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	2.8 %	3.5 %	– %	3.1 %	3.1 %	3.1 %	– %	3.1 %	2.7 %	3.6 %	– %	3.1 %
Consumer instalment and other personal													
HELOC	46	6.4	6.5	–	6.4	6.2	7.3	–	6.7	6.3	6.9	–	6.6
Indirect Auto	47	58.7	6.5	–	22.2	61.0	5.0	–	24.0	57.5	5.1	–	26.3
Other	48	67.6	16.7	–	63.6	71.2	50.0	–	70.7	69.0	50.0	–	68.5
Credit card	49	71.4	14.7	–	46.1	72.8	11.7	–	47.6	74.3	14.0	–	52.5
Total personal	50	21.0	6.9	–	15.0	21.7	6.3	–	15.7	21.3	6.6	–	15.8
Business and Government	51	51.0	13.8	–	19.7	44.8	12.5	–	18.5	53.5	12.5	–	20.7
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	24.7 %	10.4 %	– %	16.6 %	25.1 %	9.7 %	– %	16.7 %	26.6 %	9.9 %	– %	17.7 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	0.4 %	1.2 %	0.4 %	0.6 %	0.4 %	1.1 %	0.3 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

[1] Primarily based on the geographic location of the customer's address.

[2] Includes all FDIC covered loans and other ACI loans.

[3] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2				2013 Q1				2012 Q4			
By Industry Sector													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 14	$ 13	$ –	$ 27	$ 13	$ 8	$ –	$ 21	$ 14	$ 13	$ –	$ 27
Consumer instalment and other personal													
HELOC	2	19	19	–	38	20	20	–	40	21	21	–	42
Indirect Auto	3	22	2	–	24	25	4	–	29	23	3	–	26
Other	4	51	1	–	52	55	2	–	57	49	1	–	50
Credit card	5	119	14	–	133	127	15	–	142	71	12	–	83
Total personal	6	225	49	–	274	240	49	–	289	178	50	–	228
Business and Government													
Real estate													
Residential	7	16	22	–	38	15	18	–	33	15	18	–	33
Non-residential	8	2	16	–	18	2	28	–	30	2	34	–	36
Total real estate	9	18	38	–	56	17	46	–	63	17	52	–	69
Agriculture	10	2	1	–	3	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	1	2	–	3	1	1	–	2
Financial	12	1	1	–	2	9	1	–	10	9	1	–	10
Food, beverage, and tobacco	13	1	2	–	3	2	1	–	3	1	1	–	2
Forestry	14	2	–	–	2	1	–	–	1	1	–	–	1
Government, public sector entities, and education	15	2	1	–	3	2	5	–	7	2	1	–	3
Health and social services	16	–	3	–	3	–	3	–	3	2	3	–	5
Industrial construction and trade contractors	17	7	8	–	15	8	5	–	13	7	6	–	13
Metals and mining	18	5	1	–	6	5	1	–	6	5	1	–	6
Pipelines, oil, and gas	19	21	–	–	21	1	1	–	2	1	2	–	3
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	11	9	–	20	3	6	–	9	3	2	–	5
Retail sector	22	11	14	–	25	10	11	–	21	10	12	–	22
Sundry manufacturing and wholesale	23	7	2	–	9	7	2	–	9	6	2	–	8
Telecommunications, cable, and media	24	1	5	–	6	–	5	–	5	18	7	–	25
Transportation	25	2	8	–	10	2	9	–	11	2	9	–	11
Other	26	3	2	–	5	3	2	–	5	3	1	–	4
Total business and government	27	95	96	–	191	72	100	–	172	89	101	–	190
Other Loans													
Debt securities classified as loans	28	–	188	–	188	–	187	–	187	–	185	–	185
Acquired credit-impaired loans[2]	29	–	122	–	122	1	117	–	118	1	97	–	98
Total other loans	30	–	310	–	310	1	304	–	305	1	282	–	283
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	320	455	–	775	313	453	–	766	268	433	–	701
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	15	28	–	43	16	32	–	48	13	37	–	50
Consumer instalment and other personal													
HELOC	33	7	51	–	58	8	56	–	64	6	59	–	65
Indirect Auto	34	88	109	–	197	86	86	–	172	91	77	–	168
Other	35	188	20	–	208	182	17	–	199	179	18	–	197
Credit card	36	502	86	–	588	540	43	–	583	564	41	–	605
Total personal	37	800	294	–	1,094	832	234	–	1,066	853	232	–	1,085
Business and Government	38	194	512	1	707	179	518	1	698	183	518	2	703
Other Loans													
Debt securities classified as loans	39	–	161	–	161	–	156	–	156	–	155	–	155
Total other loans	40	–	161	–	161	–	156	–	156	–	155	–	155
Total Allowance for Credit Losses – Incurred but Not Identified	41	994	967	1	1,962	1,011	908	1	1,920	1,036	905	2	1,943
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,314	1,422	1	2,737	1,324	1,361	1	2,686	1,304	1,338	2	2,644
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	114	98	1	213	121	91	1	213	122	88	1	211
Total Allowance for Credit Losses	44	$ 1,428	$ 1,520	$ 2	$ 2,950	$ 1,445	$ 1,452	$ 2	$ 2,899	$ 1,426	$ 1,426	$ 3	$ 2,855
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	3.0 %	5.4 %	– %	3.8 %	2.8 %	3.4 %	– %	3.0 %	2.9 %	6.5 %	– %	4.0 %
Consumer instalment and other personal													
HELOC	46	6.0	8.6	–	7.1	6.3	8.8	–	7.3	6.4	10.5	–	8.0
Indirect Auto	47	57.9	4.2	–	27.9	59.5	12.5	–	39.2	62.2	11.1	–	40.6
Other	48	68.9	25.0	–	66.7	69.6	66.7	–	69.5	62.0	33.3	–	61.0
Credit card	49	74.4	93.3	–	76.0	74.3	83.3	–	75.1	42.8	80.0	–	45.9
Total personal	50	21.4	9.3	–	17.3	22.2	9.5	–	18.1	16.4	11.2	–	14.9
Business and Government	51	49.7	12.6	–	20.1	42.9	13.7	–	19.1	40.3	13.2	–	19.3
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	25.7 %	11.3 %	– %	18.4 %	25.0 %	12.0 %	– %	18.5 %	20.4 %	12.5 %	– %	16.6 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	0.4 %	1.0 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

[1] Primarily based on the geographic location of the customer's address.

[2] Includes all FDIC covered loans and other ACI loans.

[3] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 33 to 34.

Provision for Credit Losses[1]

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
PROVISION FOR (REVERSAL OF) CREDIT LOSSES												
Provision for Credit losses for Counterparty-Specific and Individually Insignificant												
Provision for credit losses – counterparty-specific	1	**$ 33**	$ 28	$ 63	$ 80	$ 60	$ 114	$ 92	$ 107	$ 134	$ 231	$ 447
Provision for credit losses – individually insignificant	2	**423**	411	404	400	429	407	348	308	352	1,644	1,415
Recoveries	3	**(108)**	(97)	(114)	(96)	(87)	(69)	(76)	(77)	(65)	(394)	(287)
Total provision for credit losses for counterparty-specific and individually insignificant	4	**348**	342	353	384	402	452	364	338	421	1,481	1,575
Provision for Credit Losses – Incurred But Not Identified												
Canadian Retail	5	**(1)**	(40)	37	(25)	(25)	79	55	16	33	(53)	183
U.S. Retail – in USD	6	**103**	48	84	57	8	34	19	34	(49)	197	38
– foreign exchange	7	**6**	2	3	1	–	–	–	–	(1)	6	(1)
	8	**109**	50	87	58	8	34	19	34	(50)	203	37
Other	9	**–**	–	–	–	–	–	–	–	–	–	–
Total provision for credit losses – incurred but not identified	10	**108**	10	124	33	(17)	113	74	50	(17)	150	220
Total Provision for Credit Losses	11	**$ 456**	$ 352	$ 477	$ 417	$ 385	$ 565	$ 438	$ 388	$ 404	$ 1,631	$ 1,795
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT												
Canadian Retail	12	**$ 230**	$ 224	$ 216	$ 245	$ 244	$ 306	$ 288	$ 274	$ 283	$ 929	$ 1,151
U.S. Retail – in USD	13	**223**	177	217	193	177	257	173	193	155	764	778
– foreign exchange	14	**15**	6	6	4	(1)	(3)	2	(1)	3	15	1
	15	**238**	183	223	197	176	254	175	192	158	779	779
Wholesale Banking[2]	16	**–**	5	23	3	(5)	8	21	6	12	26	47
Corporate Segment												
Wholesale Banking – CDS[2]	17	**(5)**	(6)	(4)	(4)	(4)	(4)	(4)	(5)	(6)	(18)	(19)
Reduction of allowance for incurred but not identified credit losses	18	**–**	(54)	19	(25)	(25)	–	(41)	(80)	(41)	(85)	(162)
Other	19	**(7)**	–	–	1	(1)	1	(1)	1	(2)	–	(1)
Total Corporate Segment	20	**(12)**	(60)	15	(28)	(30)	(3)	(46)	(84)	(49)	(103)	(182)
Total Provision for Credit Losses	21	**$ 456**	$ 352	$ 477	$ 417	$ 385	$ 565	$ 438	$ 388	$ 404	$ 1,631	$ 1,795

[1] Includes provision for off-balance sheet positions.
[2] Premiums on CDS recorded in provision for credit losses (PCL) for Wholesale Banking are reclassified to trading income in the Corporate segment.

Provision for Credit Losses by Industry Sector and Geographic Location[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1				2013 Q4				2013 Q3			
By Industry Sector													
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	**$ 4**	**$ 4**	**$ –**	**$ 8**	$ 4	$ 2	$ –	$ 6	$ 5	$ (2)	$ –	$ 3
Consumer Instalment and Other Personal													
HELOC	2	**1**	**11**	**–**	**12**	5	12	–	17	4	6	–	10
Indirect Auto	3	**37**	**53**	**–**	**90**	37	46	–	83	30	35	–	65
Other	4	**44**	**15**	**–**	**59**	52	17	–	69	51	11	–	62
Credit card	5	**122**	**19**	**–**	**141**	121	13	–	134	117	10	–	127
Total personal	6	**208**	**102**	**–**	**310**	219	90	–	309	207	60	–	267
Business and Government													
Real estate													
Residential	7	**(1)**	**3**	**–**	**2**	(1)	–	–	(1)	(4)	(6)	–	(10)
Non-residential	8	**2**	**8**	**–**	**10**	–	1	–	1	–	16	–	16
Total real estate	9	**1**	**11**	**–**	**12**	(1)	1	–	–	(4)	10	–	6
Agriculture	10	**–**	**–**	**–**	**–**	–	–	–	–	1	(1)	–	–
Automotive	11	**1**	**–**	**–**	**1**	1	–	–	1	1	1	–	2
Financial	12	**–**	**4**	**–**	**4**	–	(1)	–	(1)	–	1	–	1
Food, beverage, and tobacco	13	**(1)**	**1**	**–**	**–**	–	–	–	–	3	–	–	3
Forestry	14	**–**	**–**	**–**	**–**	–	1	–	1	–	–	–	–
Government, public sector entities, and education	15	**–**	**(1)**	**–**	**(1)**	–	1	–	1	1	1	–	2
Health and social services	16	**–**	**(3)**	**–**	**(3)**	1	10	–	11	1	(1)	–	–
Industrial construction and trade contractors	17	**2**	**2**	**–**	**4**	5	3	–	8	2	(2)	–	–
Metals and mining	18	**2**	**(2)**	**–**	**–**	–	–	–	–	–	4	–	4
Pipelines, oil, and gas	19	**(2)**	**–**	**–**	**(2)**	(5)	–	–	(5)	(5)	–	–	(5)
Power and utilities	20	**–**	**–**	**–**	**–**	–	(1)	–	(1)	–	–	–	–
Professional and other services	21	**3**	**5**	**–**	**8**	(3)	7	–	4	1	4	–	5
Retail sector	22	**5**	**4**	**–**	**9**	2	2	–	4	23	15	–	38
Sundry manufacturing and wholesale	23	**(1)**	**2**	**–**	**1**	2	2	–	4	–	3	–	3
Telecommunications, cable, and media	24	**–**	**–**	**–**	**–**	–	1	–	1	–	–	–	–
Transportation	25	**1**	**–**	**–**	**1**	1	1	–	2	1	(7)	–	(6)
Other	26	**–**	**3**	**–**	**3**	1	3	–	4	1	5	–	6
Total business and government	27	**11**	**26**	**–**	**37**	4	30	–	34	26	33	–	59
Other Loans													
Debt securities classified as loans	28	**–**	**1**	**–**	**1**	–	–	–	–	–	11	–	11
Acquired credit-impaired loans[3]	29	**–**	**–**	**–**	**–**	–	(1)	–	(1)	–	16	–	16
Total other loans	30	**–**	**1**	**–**	**1**	–	(1)	–	(1)	–	27	–	27
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	**219**	**129**	**–**	**348**	223	119	–	342	233	120	–	353
Provision for Credit Losses – Incurred but not Identified													
Personal, business and government	32	**(3)**	**108**	**2**	**107**	(46)	78	5	37	37	109	–	146
Other Loans													
Debt securities classified as loans	33	**–**	**1**	**–**	**1**	–	(27)	–	(27)	–	(22)	–	(22)
Total other loans	34	**–**	**1**	**–**	**1**	–	(27)	–	(27)	–	(22)	–	(22)
Total Provision for Credit Losses – Incurred but not Identified	35	**(3)**	**109**	**2**	**108**	(46)	51	5	10	37	87	–	124
Total Provision for Credit Losses	36	**$ 216**	**$ 238**	**$ 2**	**$ 456**	$ 177	$ 170	$ 5	$ 352	$ 270	$ 207	$ –	$ 477
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	**0.01 %**	**0.07 %**	**– %**	**0.02 %**	0.01 %	0.04 %	– %	0.01 %	0.01 %	(0.04) %	– %	0.01 %
Consumer instalment and other personal													
HELOC	38	**0.01**	**0.40**	**–**	**0.07**	0.03	0.45	–	0.09	0.03	0.23	–	0.05
Indirect Auto	39	**1.01**	**1.24**	**–**	**1.13**	1.01	1.14	–	1.08	0.84	0.89	–	0.87
Other	40	**1.18**	**9.99**	**–**	**1.52**	1.40	11.90	–	1.78	1.35	7.93	–	1.59
Credit card	41	**3.06**	**1.05**	**–**	**2.43**	3.30	0.78	–	2.51	3.33	0.61	–	2.47
Total personal	42	**0.30**	**0.70**	**–**	**0.37**	0.32	0.65	–	0.38	0.31	0.45	–	0.33
Business and Government	43	**0.07**	**0.18**	**–**	**0.12**	0.03	0.22	–	0.11	0.17	0.25	–	0.20
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	**0.26**	**0.43**	**–**	**0.30**	0.27	0.42	–	0.30	0.28	0.43	–	0.32
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	**0.26 %**	**0.44 %**	**– %**	**0.30 %**	0.27 %	0.44 %	– %	0.31 %	0.28 %	0.35 %	– %	0.30 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	**0.26 %**	**0.79 %**	**0.24 %**	**0.40 %**	0.21 %	0.60 %	0.61 %	0.31 %	0.33 %	0.74 %	– %	0.43 %
Total Provision for Credit Losses Excluding Other Loans	47	**0.26**	**0.82**	**0.36**	**0.40**	0.21	0.73	0.95	0.34	0.33	0.76	–	0.43

1 Primarily based on the geographic location of the customer's address.
2 Includes provision for off-balance sheet positions.
3 Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)[1,2]

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2				2013 Q1				2012 Q4			
By Industry Sector **Provision for Credit Losses – Counterparty-Specific and Individually Insignificant**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 5	$ 11	$ –	$ 16	$ 2	$ –	$ –	$ 2	$ 7	$ 11	$ –	$ 18
Consumer Instalment and Other Personal													
HELOC	2	3	19	–	22	3	17	–	20	12	36	–	48
Indirect Auto	3	26	35	–	61	35	50	–	85	33	46	–	79
Other	4	53	9	–	62	65	17	–	82	66	16	–	82
Credit card	5	121	13	–	134	126	15	–	141	91	11	–	102
Total personal	6	208	87	–	295	231	99	–	330	209	120	–	329
Business and Government													
Real estate													
Residential	7	–	5	–	5	1	1	–	2	–	15	–	15
Non-residential	8	1	7	–	8	–	11	–	11	1	13	–	14
Total real estate	9	1	12	–	13	1	12	–	13	1	28	–	29
Agriculture	10	1	–	–	1	1	–	–	1	1	–	–	1
Automotive	11	–	–	–	–	–	1	–	1	1	1	–	2
Financial	12	–	1	–	1	–	–	–	–	8	9	–	17
Food, beverage, and tobacco	13	–	1	–	1	1	–	–	1	1	1	–	2
Forestry	14	–	–	–	–	–	–	–	–	1	–	–	1
Government, public sector entities, and education	15	–	–	–	–	–	10	–	10	–	–	–	–
Health and social services	16	(2)	(1)	–	(3)	(1)	2	–	1	(2)	1	–	(1)
Industrial construction and trade contractors	17	5	5	–	10	2	–	–	2	3	7	–	10
Metals and mining	18	–	1	–	1	–	1	–	1	–	–	–	–
Pipelines, oil, and gas	19	20	(1)	–	19	–	(1)	–	(1)	–	1	–	1
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	3	8	–	11	2	5	–	7	2	(1)	–	1
Retail sector	22	5	7	–	12	3	–	–	3	3	6	–	9
Sundry manufacturing and wholesale	23	2	1	–	3	1	7	–	8	–	9	–	9
Telecommunications, cable, and media	24	1	1	–	2	(5)	1	–	(4)	1	5	–	6
Transportation	25	1	–	–	1	1	1	–	2	1	4	–	5
Other	26	1	4	–	5	–	3	–	3	1	5	–	6
Total business and government	27	38	39	–	77	6	42	–	48	22	76	–	98
Other Loans													
Debt securities classified as loans	28	–	–	–	–	–	2	–	2	–	6	–	6
Acquired credit-impaired loans[3]	29	–	12	–	12	–	22	–	22	(1)	20	–	19
Total other loans	30	–	12	–	12	–	24	–	24	(1)	26	–	25
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	246	138	–	384	237	165	–	402	230	222	–	452
Provision for Credit Losses – Incurred but not Identified													
Personal, business and government	32	(24)	54	–	30	(25)	8	(1)	(18)	75	40	1	116
Other Loans													
Debt securities classified as loans	33	–	3	–	3	–	1	–	1	–	(3)	–	(3)
Total other loans	34	–	3	–	3	–	1	–	1	–	(3)	–	(3)
Total Provision for Credit Losses – Incurred but not Identified	35	(24)	57	–	33	(25)	9	(1)	(17)	75	37	1	113
Total Provision for Credit Losses	36	$ 222	$ 195	$ –	$ 417	$ 212	$ 174	$ (1)	$ 385	$ 305	$ 259	$ 1	$ 565
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	0.01 %	0.24 %	– %	0.04 %	0.01 %	– %	– %	– %	0.02 %	0.26 %	– %	0.04 %
Consumer instalment and other personal													
HELOC	38	0.02	0.76	–	0.12	0.02	0.67	–	0.11	0.07	1.45	–	0.26
Indirect Auto	39	0.77	0.98	–	0.88	1.01	1.45	–	1.23	0.94	1.42	–	1.17
Other	40	1.44	7.27	–	1.63	1.80	13.25	–	2.19	1.80	12.96	–	2.16
Credit card	41	3.66	1.36	–	3.14	3.65	5.55	–	3.78	2.65	4.35	–	2.77
Total personal	42	0.33	0.74	–	0.39	0.35	0.91	–	0.43	0.32	1.17	–	0.44
Business and Government	43	0.25	0.32	–	0.28	0.04	0.35	–	0.18	0.16	0.66	–	0.38
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.31	0.54	–	0.37	0.29	0.68	–	0.38	0.29	0.95	–	0.44
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.31 %	0.53 %	– %	0.36 %	0.30 %	0.62 %	– %	0.36 %	0.29 %	0.90 %	– %	0.42 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.28 %	0.77 %	– %	0.40 %	0.26 %	0.71 %	(0.09) %	0.36 %	0.39 %	1.10 %	0.09 %	0.55 %
Total Provision for Credit Losses Excluding Other Loans	47	0.28	0.75	–	0.39	0.26	0.65	(0.14)	0.35	0.39	1.08	0.13	0.54

1 Primarily based on the geographic location of the customer's address.
2 Includes provision for off-balance sheet positions.
3 Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location[1]

($ millions) *For the period ended*	LINE #	2014 Q1				2013 Q4				2013 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	$ –	$ 500	$ –	$ 500	$ –	$ 486	$ –	$ 486	$ –	$ 506	$ –	$ 506
Consumer instalment and other personal													
HELOC	2	–	162	–	162	–	159	–	159	–	165	–	165
Indirect Auto	3	1	29	–	30	1	47	–	48	2	74	–	76
Other	4	9	56	–	65	14	58	–	72	20	62	–	82
Credit cards	5	20	7	–	27	6	28	–	34	14	43	–	57
Business and government	6	–	1,557	–	1,557	–	1,686	–	1,686	–	1,920	–	1,920
Total Gross Loans	7	$ 30	$ 2,311	$ –	$ 2,341	$ 21	$ 2,464	$ –	$ 2,485	$ 36	$ 2,770	$ –	$ 2,806
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ –	$ 117	$ –	$ 117	$ –	$ 131	$ –	$ 131	$ –	$ 122	$ –	$ 122
Provision for credit losses – counterparty-specific	9	–	(4)	–	(4)	–	3	–	3	–	(6)	–	(6)
Provision for credit losses – individually insignificant impaired loans	10	–	4	–	4	–	(4)	–	(4)	–	22	–	22
Write-offs[2]	11	–	(12)	–	(12)	–	(11)	–	(11)	–	(5)	–	(5)
Recoveries	12	–	–	–	–	–	–	–	–	–	6	–	6
Foreign exchange and other adjustments	13	–	5	–	5	–	(2)	–	(2)	–	(8)	–	(8)
Balance at end of period	14	$ –	$ 110	$ –	$ 110	$ –	$ 117	$ –	$ 117	$ –	$ 131	$ –	$ 131
Allowance for Credit Losses													
Residential mortgages	15	$ –	$ 29	$ –	$ 29	$ –	$ 24	$ –	$ 24	$ –	$ 27	$ –	$ 27
Consumer instalment and other personal													
HELOC	16	–	6	–	6	–	5	–	5	–	6	–	6
Indirect Auto	17	–	–	–	–	–	–	–	–	–	–	–	–
Other	18	–	5	–	5	–	5	–	5	–	6	–	6
Business and government	19	–	70	–	70	–	83	–	83	–	92	–	92
Total Allowance for Credit Losses	20	$ –	$ 110	$ –	$ 110	$ –	$ 117	$ –	$ 117	$ –	$ 131	$ –	$ 131
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	21	$ –	$ (4)	$ –	$ (4)	$ –	$ 3	$ –	$ 3	$ –	$ (6)	$ –	$ (6)
Provision for credit losses – individually insignificant	22	–	4	–	4	–	(4)	–	(4)	–	22	–	22
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	$ –	$ –	$ –	$ –	$ –	$ (1)	$ –	$ (1)	$ –	$ 16	$ –	$ 16
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	$ –	$ 3	$ –	$ 3	$ –	$ (2)	$ –	$ (2)	$ –	$ –	$ –	$ –
Consumer instalment and other personal													
HELOC	25	–	2	–	2	–	–	–	–	–	2	–	2
Indirect Auto	26	–	–	–	–	–	–	–	–	–	–	–	–
Other	27	–	–	–	–	–	–	–	–	–	–	–	–
Business and government	28	–	(5)	–	(5)	–	1	–	1	–	14	–	14
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	$ –	$ –	$ –	$ –	$ –	$ (1)	$ –	$ (1)	$ –	$ 16	$ –	$ 16

[1] Primarily based on the geographic location of the customer's address.
[2] Excludes write-offs for which a credit mark was established on acquisition date.
[3] PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Acquired Credit-Impaired Loans by Geographic Location (Continued)[1]

($ millions) *For the period ended*	LINE #	2013 Q2				2013 Q1				2012 Q4			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	$ –	$ 523	$ –	$ 523	$ –	$ 535	$ –	$ 535	$ –	$ 563	$ –	$ 563
Consumer instalment and other personal													
HELOC	2	–	172	–	172	–	180	–	180	–	190	–	190
Indirect Auto	3	3	112	–	115	4	165	–	169	6	230	–	236
Other	4	28	63	–	91	36	67	–	103	46	74	–	120
Credit cards	5	17	76	–	93	21	–	–	21	25	–	–	25
Business and government	6	–	2,170	–	2,170	–	2,417	–	2,417	–	2,633	–	2,633
Total Gross Loans	7	$ 48	$ 3,116	$ –	$ 3,164	$ 61	$ 3,364	$ –	$ 3,425	$ 77	$ 3,690	$ –	$ 3,767
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98	$ 2	$ 100	$ –	$ 102
Provision for credit losses – counterparty-specific	9	–	5	–	5	–	11	–	11	–	17	–	17
Provision for credit losses – individually insignificant impaired loans	10	–	7	–	7	–	11	–	11	(1)	3	–	2
Write-offs[2]	11	–	(9)	–	(9)	–	(13)	–	(13)	–	(24)	–	(24)
Recoveries	12	–	3	–	3	–	–	–	–	–	–	–	–
Foreign exchange and other adjustments	13	(1)	(1)	–	(2)	–	11	–	11	–	1	–	1
Balance at end of period	14	$ –	$ 122	$ –	$ 122	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98
Allowance for Credit Losses													
Residential mortgages	15	$ –	$ 28	$ –	$ 28	$ –	$ 28	$ –	$ 28	$ –	$ 20	$ –	$ 20
Consumer instalment and other personal													
HELOC	16	–	5	–	5	–	4	–	4	–	5	–	5
Indirect Auto	17	–	–	–	–	1	–	–	1	1	–	–	1
Other	18	–	7	–	7	–	6	–	6	–	4	–	4
Business and government	19	–	82	–	82	–	79	–	79	–	68	–	68
Total Allowance for Credit Losses	20	$ –	$ 122	$ –	$ 122	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	21	$ –	$ 5	$ –	$ 5	$ –	$ 11	$ –	$ 11	$ –	$ 17	$ –	$ 17
Provision for credit losses – individually insignificant	22	–	7	–	7	–	11	–	11	(1)	3	–	2
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	$ –	$ 12	$ –	$ 12	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	$ –	$ –	$ –	$ –	$ –	$ 6	$ –	$ 6	$ –	$ (2)	$ –	$ (2)
Consumer instalment and other personal													
HELOC	25	–	2	–	2	–	1	–	1	–	1	–	1
Indirect Auto	26	–	–	–	–	–	–	–	–	(1)	–	–	(1)
Other	27	–	1	–	1	–	1	–	1	–	–	–	–
Business and government	28	–	9	–	9	–	14	–	14	–	21	–	21
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	$ –	$ 12	$ –	$ 12	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19

[1] Primarily based on the geographic location of the customer’s address.
[2] Excludes write-offs for which a credit mark was established on acquisition date.
[3] PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Common Shares												
Balance at beginning of period	1	**$ 19,316**	$ 19,218	$ 19,133	$ 19,023	$ 18,691	$ 18,351	$ 18,074	$ 17,727	$ 17,491	$ 18,691	$ 17,491
Issued												
Options	2	**47**	112	90	33	62	58	22	116	57	297	253
Dividend reinvestment plan	3	**89**	86	82	77	270	282	255	231	179	515	947
Purchase of shares for cancellation	4	**–**	(100)	(87)	–	–	–	–	–	–	(187)	–
Balance at end of period	5	**19,452**	19,316	19,218	19,133	19,023	18,691	18,351	18,074	17,727	19,316	18,691
Preferred Shares												
Balance at beginning of period	6	**3,395**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Redemption of shares	7	**(470)**	–	–	–	–	–	–	–	–	–	–
Balance at end of period	8	**2,925**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury Shares – Common												
Balance at beginning of period	9	**(145)**	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(116)	(166)	(116)
Purchase of shares	10	**(1,119)**	(987)	(1,031)	(728)	(806)	(1,045)	(570)	(692)	(868)	(3,552)	(3,175)
Sale of shares	11	**1,111**	986	1,013	737	837	1,057	555	686	827	3,573	3,125
Balance at end of period	12	**(153)**	(145)	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(145)	(166)
Treasury Shares – Preferred												
Balance at beginning of period	13	**(2)**	(3)	–	(3)	(1)	(1)	(1)	–	–	(1)	–
Purchase of shares	14	**(19)**	(29)	(24)	(18)	(15)	(16)	(22)	(24)	(15)	(86)	(77)
Sale of shares	15	**18**	30	21	21	13	16	22	23	15	85	76
Balance at end of period	16	**(3)**	(2)	(3)	–	(3)	(1)	(1)	(1)	–	(2)	(1)
Contributed Surplus												
Balance at beginning of period	17	**170**	181	190	185	196	203	200	214	212	196	212
Net premium (discount) on treasury shares	18	**3**	–	(1)	5	(7)	(1)	3	–	8	(3)	10
Stock options expensed	19	**8**	5	6	6	8	5	5	5	7	25	22
Stock options exercised	20	**(9)**	(16)	(14)	(6)	(14)	(11)	(3)	(20)	(13)	(50)	(47)
Other	21	**(9)**	–	–	–	2	–	(2)	1	–	2	(1)
Balance at end of period	22	**163**	170	181	190	185	196	203	200	214	170	196
Retained Earnings												
Balance at beginning of period (as previously reported)[1]	23	**23,982**	23,350	22,619	21,858	20,868	20,313	19,501	18,658	18,213	20,868	18,213
Adjustments for adoption of New IFRS Standards and Amendments[1]	24	**–**	–	–	–	(5)	–	–	–	(136)	(5)	(136)
Net income	25	**2,015**	1,589	1,497	1,691	1,758	1,568	1,675	1,664	1,449	6,535	6,356
Dividends												
Common	26	**(789)**	(779)	(746)	(746)	(706)	(702)	(655)	(651)	(613)	(2,977)	(2,621)
Preferred	27	**(46)**	(49)	(38)	(49)	(49)	(49)	(49)	(49)	(49)	(185)	(196)
Actuarial gains and (losses) on employee benefit plans	28	**(54)**	195	287	(135)	(8)	(262)	(159)	(121)	(206)	339	(748)
Net premium on repurchase of common shares	29	**–**	(324)	(269)	–	–	–	–	–	–	(593)	–
Balance at end of period	30	**25,108**	23,982	23,350	22,619	21,858	20,868	20,313	19,501	18,658	23,982	20,868
Accumulated Other Comprehensive Income (loss)												
Balance at beginning of period	31	**3,159**	2,651	3,402	3,058	3,645	3,872	2,960	3,877	3,326	3,645	3,326
Net change in unrealized gains (losses) on AFS securities	32	**(70)**	(46)	(573)	59	(183)	58	260	72	136	(743)	526
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	33	**1,907**	427	519	251	(49)	(80)	329	(336)	125	1,148	38
Net change in gains (losses) on derivatives designated as cash flow hedges	34	**(122)**	127	(697)	34	(355)	(205)	323	(653)	290	(891)	(245)
Balance at end of period	35	**4,874**	3,159	2,651	3,402	3,058	3,645	3,872	2,960	3,877	3,159	3,645
Non-Controlling Interests in Subsidiaries	36	**1,543**	1,508	1,499	1,492	1,485	1,477	1,482	1,485	1,489	1,508	1,477
Total Equity	37	**$ 53,909**	$ 51,383	$ 50,147	$ 50,105	$ 48,866	$ 48,105	$ 47,437	$ 45,451	$ 45,203	$ 51,383	$ 48,105
NUMBER OF COMMON SHARES OUTSTANDING (thousands)												
Balance at beginning of period	38	**1,834,957**	1,839,661	1,844,134	1,841,092	1,832,259	1,823,339	1,816,432	1,807,455	1,801,995	1,832,259	1,801,995
Issued												
Options	39	**1,130**	3,238	2,541	858	1,735	1,683	684	3,548	1,807	8,372	7,722
Dividend reinvestment plan	40	**1,823**	1,828	1,848	1,892	6,526	7,007	6,546	5,656	4,638	12,094	23,847
Purchase of shares for cancellation	41	**–**	(9,636)	(8,400)	–	–	–	–	–	–	(18,036)	–
Impact of treasury shares[2]	42	**(236)**	(134)	(462)	292	572	230	(323)	(227)	(985)	268	(1,305)
Balance at end of period	43	**1,837,674**	1,834,957	1,839,661	1,844,134	1,841,092	1,832,259	1,823,339	1,816,432	1,807,455	1,834,957	1,832,259

[1] Opening Retained Earnings figures presented here have not been restated for the adoption of New IFRS Standards and Amendments. Adjustments to opening Retained Earnings on the adoption of New IFRS Standards and Amendments are shown separately on line 24. Other comparative amounts on this page have been restated for the adoption of New IFRS Standards and Amendments as applicable. See Note 2 of the Q1 2014 Consolidated Interim Financial Statements for more information on transition adjustments.

[2] The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Unrealized Gains (Losses) on Available-for-Sale Securities												
Balance at beginning of period	1	**$ 732**	$ 778	$ 1,351	$ 1,292	$ 1,475	$ 1,417	$ 1,157	$ 1,085	$ 949	$ 1,475	$ 949
Change in unrealized gains (losses)	2	**(16)**	8	(544)	136	(93)	106	280	153	150	(493)	689
Reclassification to earnings of losses (gains)	3	**(54)**	(54)	(29)	(77)	(90)	(48)	(20)	(81)	(14)	(250)	(163)
Net change for the period	4	**(70)**	(46)	(573)	59	(183)	58	260	72	136	(743)	526
Balance at end of period	5	**662**	732	778	1,351	1,292	1,475	1,417	1,157	1,085	732	1,475
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities												
Balance at beginning of period	6	**722**	295	(224)	(475)	(426)	(346)	(675)	(339)	(464)	(426)	(464)
Investment in foreign operations	7	**3,106**	752	823	397	(87)	(132)	573	(578)	229	1,885	92
Hedging activities	8	**(1,626)**	(439)	(415)	(198)	51	65	(325)	323	(139)	(1,001)	(76)
Recovery of (provision for) income taxes	9	**427**	114	111	52	(13)	(13)	81	(81)	35	264	22
Net change for the period	10	**1,907**	427	519	251	(49)	(80)	329	(336)	125	1,148	38
Balance at end of period	11	**2,629**	722	295	(224)	(475)	(426)	(346)	(675)	(339)	722	(426)
Gains (losses) on Derivatives Designated as Cash Flow Hedges												
Balance at beginning of period	12	**1,705**	1,578	2,275	2,241	2,596	2,801	2,478	3,131	2,841	2,596	2,841
Change in gains (losses)	13	**1,107**	619	(251)	358	(58)	38	749	(563)	610	668	834
Reclassification to earnings of losses (gains)	14	**(1,229)**	(492)	(446)	(324)	(297)	(243)	(426)	(90)	(320)	(1,559)	(1,079)
Net change for the period	15	**(122)**	127	(697)	34	(355)	(205)	323	(653)	290	(891)	(245)
Balance at end of period	16	**1,583**	1,705	1,578	2,275	2,241	2,596	2,801	2,478	3,131	1,705	2,596
Accumulated Other Comprehensive Income at End of Period	17	**$ 4,874**	$ 3,159	$ 2,651	$ 3,402	$ 3,058	$ 3,645	$ 3,872	$ 2,960	$ 3,877	$ 3,159	$ 3,645

Analysis of Change in Non-Controlling Interests and Investment in TD Ameritrade

($ millions) *For the period ended*	LINE #	2014 Q1	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
NON-CONTROLLING INTERESTS IN SUBSIDIARIES												
Balance at beginning of period	1	**$ 1,508**	$ 1,499	$ 1,492	$ 1,485	$ 1,477	$ 1,482	$ 1,485	$ 1,489	$ 1,483	$ 1,477	$ 1,483
On account of income	2	**27**	27	26	26	26	26	26	26	26	105	104
Foreign exchange and other adjustments	3	**8**	(18)	(19)	(19)	(18)	(31)	(29)	(30)	(20)	(74)	(110)
Balance at end of period	4	**$ 1,543**	$ 1,508	$ 1,499	$ 1,492	$ 1,485	$ 1,477	$ 1,482	$ 1,485	$ 1,489	$ 1,508	$ 1,477
INVESTMENT IN TD AMERITRADE												
Balance at beginning of period	5	**$ 5,300**	$ 5,163	$ 5,337	$ 5,248	$ 5,344	$ 5,322	$ 5,196	$ 5,235	$ 5,159	$ 5,344	$ 5,159
Increase (decrease) in reported investment through direct ownership	6	**(126)**	–	(328)	–	–	–	–	–	–	(328)	–
Decrease in reported investment through dividends received	7	**(151)**	(22)	(22)	(22)	(145)	(15)	(15)	(15)	(15)	(211)	(60)
Equity in net income, net of income taxes	8	**77**	81	75	57	59	57	62	54	61	272	234
Foreign exchange and other adjustments	9	**351**	78	101	54	(10)	(20)	79	(78)	30	223	11
Balance at end of period	10	**$ 5,451**	$ 5,300	$ 5,163	$ 5,337	$ 5,248	$ 5,344	$ 5,322	$ 5,196	$ 5,235	$ 5,300	$ 5,344

Derivatives – Notional[1]

($ billions)
As at

($ billions)	LINE #	2014 Q1 Trading: Over-the-counter[2] Clearing house[3]	2014 Q1 Trading: Over-the-counter[2] Non-Clearing house	2014 Q1 Trading: Exchange-traded	2014 Q1 Trading: Total	2014 Q1 Non-trading	2014 Q1 Total	2013 Q4 Trading: Over-the-counter[2] Clearing house[3]	2013 Q4 Trading: Over-the-counter[2] Non-Clearing house	2013 Q4 Trading: Exchange-traded	2013 Q4 Trading: Total	2013 Q4 Non-trading	2013 Q4 Total
Interest Rate Contracts													
Futures	1	$ –	$ –	$ 322.3	$ 322.3	$ –	$ 322.3	$ –	$ –	$ 301.1	$ 301.1	$ –	$ 301.1
Forward rate agreements	2	157.5	78.9	–	236.4	–	236.4	110.7	61.4	–	172.1	1.1	173.2
Swaps	3	2,137.5	907.8	–	3,045.3	483.1	3,528.4	1,777.9	904.2	–	2,682.1	404.3	3,086.4
Options written	4	–	36.4	14.6	51.0	0.3	51.3	–	30.4	11.7	42.1	0.3	42.4
Options purchased	5	–	32.4	11.7	44.1	1.6	45.7	–	29.6	10.1	39.7	3.0	42.7
	6	2,295.0	1,055.5	348.6	3,699.1	485.0	4,184.1	1,888.6	1,025.6	322.9	3,237.1	408.7	3,645.8
Foreign Exchange Contracts													
Futures	7	–	–	36.7	36.7	–	36.7	–	–	38.4	38.4	–	38.4
Forward contracts	8	–	399.4	–	399.4	48.4	447.8	–	378.4	–	378.4	47.8	426.2
Swaps	9	–	–	–	–	–	–	–	–	–	–	–	–
Cross-currency interest rate swaps	10	–	424.6	–	424.6	37.0	461.6	–	411.8	–	411.8	33.9	445.7
Options written	11	–	14.4	–	14.4	–	14.4	–	12.8	–	12.8	–	12.8
Options purchased	12	–	14.1	–	14.1	–	14.1	–	11.9	–	11.9	–	11.9
	13	–	852.5	36.7	889.2	85.4	974.6	–	814.9	38.4	853.3	81.7	935.0
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14	–	2.4	–	2.4	5.3	7.7	–	4.2	–	4.2	5.0	9.2
Protection sold	15	–	1.1	–	1.1	–	1.1	–	3.8	–	3.8	–	3.8
	16	–	3.5	–	3.5	5.3	8.8	–	8.0	–	8.0	5.0	13.0
Other Contracts													
Equity contracts	17	–	41.1	17.2	58.3	34.8	93.1	–	35.2	18.4	53.6	33.3	86.9
Commodity contracts	18	–	8.7	21.9	30.6	–	30.6	–	7.4	23.9	31.3	–	31.3
	19	–	49.8	39.1	88.9	34.8	123.7	–	42.6	42.3	84.9	33.3	118.2
Total	20	$ 2,295.0	$ 1,961.3	$ 424.4	$ 4,680.7	$ 610.5	$ 5,291.2	$ 1,888.6	$ 1,891.1	$ 403.6	$ 4,183.3	$ 528.7	$ 4,712.0

($ billions)	LINE #	2013 Q3 Trading: Over-the-counter[2] Clearing house[3]	2013 Q3 Trading: Over-the-counter[2] Non-Clearing house	2013 Q3 Trading: Exchange-traded	2013 Q3 Trading: Total	2013 Q3 Non-trading	2013 Q3 Total	2013 Q2 Trading: Over-the-counter[2]	2013 Q2 Trading: Exchange-traded	2013 Q2 Trading: Total	2013 Q2 Non-trading	2013 Q2 Total
Interest Rate Contracts												
Futures	21	$ –	$ –	$ 128.8	$ 128.8	$ –	$ 128.8	$ –	$ 283.6	$ 283.6	$ –	$ 283.6
Forward rate agreements	22	119.4	54.0	–	173.4	2.6	176.0	121.5	–	121.5	3.4	124.9
Swaps	23	1,612.8	882.7	–	2,495.5	358.6	2,854.1	2,229.8	–	2,229.8	321.7	2,551.5
Options written	24	–	20.5	12.4	32.9	0.3	33.2	20.0	16.7	36.7	0.4	37.1
Options purchased	25	–	19.6	18.0	37.6	3.1	40.7	21.7	18.7	40.4	5.6	46.0
	26	1,732.2	976.8	159.2	2,868.2	364.6	3,232.8	2,393.0	319.0	2,712.0	331.1	3,043.1
Foreign Exchange Contracts												
Futures	27	–	–	24.9	24.9	–	24.9	–	35.8	35.8	–	35.8
Forward contracts	28	–	354.5	–	354.5	45.2	399.7	374.2	–	374.2	39.4	413.6
Swaps	29	–	0.3	–	0.3	–	0.3	10.8	–	10.8	0.7	11.5
Cross-currency interest rate swaps	30	–	398.9	–	398.9	29.3	428.2	383.3	–	383.3	25.9	409.2
Options written	31	–	11.6	–	11.6	–	11.6	11.6	–	11.6	–	11.6
Options purchased	32	–	11.5	–	11.5	–	11.5	10.3	–	10.3	–	10.3
	33	–	776.8	24.9	801.7	74.5	876.2	790.2	35.8	826.0	66.0	892.0
Credit Derivative Contracts												
Credit default swaps												
Protection purchased	34	–	3.7	–	3.7	4.9	8.6	2.7	–	2.7	4.7	7.4
Protection sold	35	–	2.7	–	2.7	–	2.7	1.5	–	1.5	–	1.5
	36	–	6.4	–	6.4	4.9	11.3	4.2	–	4.2	4.7	8.9
Other Contracts												
Equity contracts	37	–	51.9	28.0	79.9	32.2	112.1	56.5	13.2	69.7	30.6	100.3
Commodity contracts	38	–	8.5	11.5	20.0	–	20.0	8.4	13.5	21.9	–	21.9
	39	–	60.4	39.5	99.9	32.2	132.1	64.9	26.7	91.6	30.6	122.2
Total	40	$ 1,732.2	$ 1,820.4	$ 223.6	$ 3,776.2	$ 476.2	$ 4,252.4	$ 3,252.3	$ 381.5	$ 3,633.8	$ 432.4	$ 4,066.2

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 Collateral held under a Credit Support Annex (CSA) to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.
3 Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions. The Bank also receives preferential capital treatment relative to those settled with non-central clearing house counterparties.

Derivatives – Credit Exposure[1]

($ millions) *As at*	LINE #	2014 Q1			2013 Q4			2013 Q3		
		Current replacement cost[2]	**Credit equivalent amount**	**Risk-weighted amount**	Current replacement cost[2]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[2]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	**$ 39**	**$ 46**	**$ 10**	$ 26	$ 14	$ 3	$ 21	$ 42	$ 10
Swaps	2	**24,115**	**30,957**	**16,040**	24,460	31,331	16,773	24,186	31,099	17,623
Options purchased	3	**591**	**714**	**400**	604	746	440	646	760	426
	4	**24,745**	**31,717**	**16,450**	25,090	32,091	17,216	24,853	31,901	18,059
Foreign Exchange Contracts										
Forward contracts	5	**7,067**	**13,093**	**2,941**	3,656	9,303	2,174	3,947	9,395	2,333
Swaps	6	**–**	**–**	**–**	–	–	–	214	306	97
Cross-currency interest rate swaps	7	**15,026**	**36,887**	**13,666**	10,321	31,288	11,955	10,397	30,753	12,574
Options purchased	8	**329**	**554**	**164**	190	395	126	215	418	151
	9	**22,422**	**50,534**	**16,771**	14,167	40,986	14,255	14,773	40,872	15,155
Other Contracts										
Credit derivatives	10	**8**	**245**	**133**	60	479	277	42	395	239
Equity contracts	11	**8,353**	**11,980**	**1,085**	8,721	12,269	1,168	8,946	13,375	948
Commodity contracts	12	**442**	**1,163**	**364**	271	927	280	390	1,083	319
	13	**8,803**	**13,388**	**1,582**	9,052	13,675	1,725	9,378	14,853	1,506
Total	14	**55,970**	**95,639**	**34,803**	48,309	86,752	33,196	49,004	87,626	34,720
Less: impact of master netting agreements	15	**41,927**	**60,829**	**22,754**	37,918	56,795	21,562	40,688	60,306	23,994
Total after netting	16	**14,043**	**34,810**	**12,049**	10,391	29,957	11,634	8,316	27,320	10,726
Less: impact of collateral	17	**6,260**	**6,889**	**3,756**	4,998	5,592	3,523	2,875	3,799	2,933
Net	18	**7,783**	**27,921**	**8,293**	5,393	24,365	8,111	5,441	23,521	7,793
Qualifying Central Counterparty (QCCP) Contracts[3]	19	**282**	**6,070**	**1,222**	37	4,966	866	6	4,117	579
Total	20	**$ 8,065**	**$ 33,991**	**$ 9,515**	$ 5,430	$ 29,331	$ 8,977	$ 5,447	$ 27,638	$ 8,372

		2013 Q2			2013 Q1			2012 Q4		
		Current replacement cost[2]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[2]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[2]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	21	$ 27	$ 17	$ 4	$ 952	$ 1,152	$ 1,126	$ 26	$ 43	$ 7
Swaps	22	34,288	41,416	24,632	31,146	38,278	22,619	37,714	60,209	20,500
Options purchased	23	791	918	525	735	841	465	866	980	403
	24	35,106	42,351	25,161	32,833	40,271	24,210	38,606	61,232	20,910
Foreign Exchange Contracts										
Forward contracts	25	6,025	11,151	2,646	7,315	12,858	2,920	4,523	10,021	1,846
Swaps	26	464	952	364	320	390	76	179	298	28
Cross-currency interest rate swaps	27	7,851	27,803	12,260	8,610	28,852	12,688	8,344	28,408	9,584
Options purchased	28	205	412	160	188	411	155	186	447	135
	29	14,545	40,318	15,430	16,433	42,511	15,839	13,232	39,174	11,593
Other Contracts										
Credit derivatives	30	21	272	154	23	264	148	18	290	117
Equity contracts	31	9,364	13,996	959	9,030	12,566	1,177	8,217	11,904	904
Commodity contracts	32	329	964	298	329	950	289	402	1,048	294
	33	9,714	15,232	1,411	9,382	13,780	1,614	8,637	13,242	1,315
Total	34	59,365	97,901	42,002	58,648	96,562	41,663	60,475	113,648	33,818
Less: impact of master netting agreements	35	46,128	63,809	27,917	45,696	63,308	28,045	48,084	78,727	24,295
Total after netting	36	13,237	34,092	14,085	12,952	33,254	13,618	12,391	34,921	9,523
Less: impact of collateral	37	7,224	8,617	5,103	6,797	6,686	4,276	6,020	6,191	2,165
Net	38	6,013	25,475	8,982	6,155	26,568	9,342	6,371	28,730	7,358
Qualifying Central Counterparty (QCCP) Contracts[3]	39	36	3,579	457	6	2,993	549	–	–	–
Total	40	$ 6,049	$ 29,054	$ 9,439	$ 6,161	$ 29,561	$ 9,891	$ 6,371	$ 28,730	$ 7,358

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[2] Exchange-traded instruments and non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.
[3] Effective Q1 2013, RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the “all-in” methodology. The amounts calculated are net of master netting agreements and collateral.

Consolidated Balance Sheet Cross-Referenced to Credit Risk Exposures

($ millions)
As at

	LINE #	2014 Q1							
		Credit Risk Exposures					Other Exposures		
		Drawn			Other Exposures				
		Non-Retail	Retail	Securitization	Repo-style Transactions	OTC Derivatives	Subject to Market Risk Capital	All Other[1]	Total
Cash and due from banks	1	$ 658	$ 5	$ –	$ –	$ –	$ –	$ 2,211	$ 2,874
Interest-bearing deposits with banks	2	43,881	15	–	–	–	239	27	44,162
Trading loans, securities, and other	3	377	–	–	–	–	97,870	2,897	101,144
Derivatives	4	–	–	–	–	57,123	–	–	57,123
Financial assets designated at fair value through profit or loss	5	4,687	–	–	–	–	–	1,685	6,372
Available-for-sale securities	6	37,956	–	13,396	–	–	–	4,787	56,139
Held-to-maturity securities	7	35,868	–	19,490	–	–	–	–	55,358
Securities purchased under reversed repurchase agreements	8	–	–	–	72,114	–	–	–	72,114
Residential mortgages[2]	9	107,296	81,703	–	–	–	–	(120)	188,879
Consumer instalment and other personal[2]	10	36,514	77,748	–	–	–	–	6,219	120,481
Credit card	11	–	25,410	–	–	–	–	161	25,571
Business and government	12	110,362	10,632	–	–	–	–	(156)	120,838
Debt securities classified as loans	13	1,185	–	2,359	–	–	–	214	3,758
Allowance for loan losses[3]	14	(98)	–	–	–	–	–	(2,981)	(3,079)
Customers' liability under acceptances	15	9,011	–	–	–	–	–	–	9,011
Investment in TD Ameritrade	16	–	–	–	–	–	–	5,451	5,451
Goodwill	17	–	–	–	–	–	–	14,079	14,079
Other intangibles	18	–	–	–	–	–	–	2,691	2,691
Land, buildings, equipment, and other depreciable assets	19	–	–	–	–	–	–	4,840	4,840
Current income tax receivable	20	–	–	–	–	–	–	988	988
Deferred tax assets	21	–	–	–	–	–	–	1,752	1,752
Amounts receivable from brokers, dealers and clients	22	236	–	–	–	–	–	8,399	8,635
Other assets	23	2,107	77	49	–	–	–	7,482	9,715
Total	24	$ 390,040	$ 195,590	$ 35,294	$ 72,114	$ 57,123	$ 98,109	$ 60,626	$ 908,896

[1] Includes the Bank's insurance subsidiaries' assets and all other assets which are not subject to market risks or standardized/AIRB credit risk.
[2] Includes CMHC insured exposures classified as sovereign exposures under Basel III and therefore included in the non-retail category.
[3] Allowances related to exposures under standardized methodology are included under non/retail or retail.

Gross Credit Risk Exposure[1,2]

($ millions) *As at*	LINE #	2014 Q1						2013 Q4					
By Counterparty Type		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$ 248,066	$ 32,314	$ –	$ –	$ –	$ 280,380	$ 245,812	$ 31,668	$ –	$ –	$ –	$ 277,480
Qualifying revolving retail	2	14,676	29,752	–	–	–	44,428	14,873	28,989	–	–	–	43,862
Other retail	3	76,658	5,181	–	–	31	81,870	70,441	5,222	–	–	27	75,690
	4	339,400	67,247	–	–	31	406,678	331,126	65,879	–	–	27	397,032
Non-retail[3]													
Corporate	5	116,733	38,284	61,021	10,261	13,511	239,810	110,228	35,191	51,194	6,827	11,689	215,129
Sovereign	6	99,552	1,009	14,975	6,261	1,080	122,877	85,063	1,083	14,720	4,896	510	106,272
Bank	7	30,043	1,006	59,176	18,288	2,120	110,633	30,431	1,028	60,108	18,234	2,321	112,122
	8	246,328	40,299	135,172	34,810	16,711	473,320	225,722	37,302	126,022	29,957	14,520	433,523
Total	9	$ 585,728	$ 107,546	$ 135,172	$ 34,810	$ 16,742	$ 879,998	$ 556,848	$ 103,181	$ 126,022	$ 29,957	$ 14,547	$ 830,555
By Country of Risk													
Canada	10	$ 349,405	$ 83,086	$ 49,014	$ 15,853	$ 7,060	$ 504,418	$ 344,963	$ 80,825	$ 46,451	$ 11,488	$ 5,783	$ 489,510
United States	11	185,156	21,725	43,037	6,784	9,037	265,739	161,612	19,854	34,279	6,051	8,044	229,840
Other International													
Europe	12	34,513	2,210	27,180	9,985	471	74,359	32,964	2,030	30,444	9,321	469	75,228
Other	13	16,654	525	15,941	2,188	174	35,482	17,309	472	14,848	3,097	251	35,977
	14	51,167	2,735	43,121	12,173	645	109,841	50,273	2,502	45,292	12,418	720	111,205
Total	15	$ 585,728	$ 107,546	$ 135,172	$ 34,810	$ 16,742	$ 879,998	$ 556,848	$ 103,181	$ 126,022	$ 29,957	$ 14,547	$ 830,555
By Residual Contractual Maturity													
Within 1 year	16	$ 210,730	$ 74,121	$ 132,762	$ 8,913	$ 7,590	$ 434,116	$ 197,086	$ 71,937	$ 121,731	$ 5,940	$ 5,839	$ 402,533
Over 1 year to 5 years	17	260,264	32,439	2,410	16,750	8,525	320,388	249,913	29,590	4,291	14,796	8,098	306,688
Over 5 years	18	114,734	986	–	9,147	627	125,494	109,849	1,654	–	9,221	610	121,334
Total	19	$ 585,728	$ 107,546	$ 135,172	$ 34,810	$ 16,742	$ 879,998	$ 556,848	$ 103,181	$ 126,022	$ 29,957	$ 14,547	$ 830,555
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 17,346	$ 1,573	$ –	$ 65	$ 1,245	$ 20,229	$ 16,702	$ 1,389	$ –	$ 72	$ 1,181	$ 19,344
Non-residential	21	22,197	1,858	–	481	256	24,792	20,469	1,779	–	477	249	22,974
Total real-estate	22	39,543	3,431	–	546	1,501	45,021	37,171	3,168	–	549	1,430	42,318
Agriculture	23	3,412	208	–	41	48	3,709	3,088	206	–	17	45	3,356
Automotive	24	4,482	2,514	–	359	105	7,460	4,157	2,328	–	271	100	6,856
Financial	25	27,526	3,707	113,296	24,619	1,461	170,609	28,309	3,169	104,701	21,883	1,430	159,492
Food, beverage, and tobacco	26	3,437	2,004	400	249	450	6,540	2,914	1,907	–	127	396	5,344
Forestry	27	1,253	473	–	23	82	1,831	1,294	427	–	12	75	1,808
Government, public sector entities, and education	28	112,871	2,415	16,141	6,611	4,696	142,734	97,691	2,566	15,731	5,238	3,824	125,050
Health and social services	29	9,733	648	31	200	1,908	12,520	8,950	604	58	196	1,766	11,574
Industrial construction and trade contractors	30	2,476	1,148	–	12	587	4,223	2,535	893	–	13	565	4,006
Metals and mining	31	2,159	2,065	13	83	329	4,649	1,933	1,841	18	55	331	4,178
Pipelines, oil, and gas	32	3,210	5,696	–	796	828	10,530	2,870	5,445	–	440	772	9,527
Power and utilities	33	3,024	3,453	–	307	2,280	9,064	2,922	3,147	–	258	1,596	7,923
Professional and other services	34	7,826	2,137	–	111	409	10,483	7,202	1,854	–	95	300	9,451
Retail sector	35	3,809	1,456	–	56	114	5,435	3,631	1,372	–	63	112	5,178
Sundry manufacturing and wholesale	36	5,941	3,746	256	106	317	10,366	5,478	3,569	144	71	263	9,525
Telecommunications, cable, and media	37	3,636	2,637	–	331	578	7,182	3,343	2,538	–	320	574	6,775
Transportation	38	5,924	1,215	–	251	870	8,260	5,437	1,100	–	269	801	7,607
Other	39	6,066	1,346	5,035	109	148	12,704	6,797	1,168	5,370	80	140	13,555
Total	40	$ 246,328	$ 40,299	$ 135,172	$ 34,810	$ 16,711	$ 473,320	$ 225,722	$ 37,302	$ 126,022	$ 29,957	$ 14,520	$ 433,523

1 Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Gross Credit Risk Exposure (Continued)[1,2]

($ millions)	LINE	2013						2013					
As at	#	Q3						Q2					
By Counterparty Type		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$ 243,441	$ 20,921	$ –	$ –	$ –	$ 264,362	$ 238,697	$ 21,277	$ –	$ –	$ –	$ 259,974
Qualifying revolving retail	2	14,750	28,642	–	–	–	43,392	14,650	28,864	–	–	–	43,514
Other retail	3	68,944	5,147	–	–	27	74,118	66,390	5,146	–	–	29	71,565
	4	327,135	54,710	–	–	27	381,872	319,737	55,287	–	–	29	375,053
Non-retail[3]													
Corporate	5	105,254	33,234	53,259	6,514	11,245	209,506	103,737	31,679	62,614	7,015	11,052	216,097
Sovereign	6	76,088	1,089	11,662	5,719	457	95,015	69,569	1,312	11,526	5,197	318	87,922
Bank	7	31,080	951	53,061	15,087	1,946	102,125	29,871	859	58,133	21,880	2,164	112,907
	8	212,422	35,274	117,982	27,320	13,648	406,646	203,177	33,850	132,273	34,092	13,534	416,926
Total	9	$ 539,557	$ 89,984	$ 117,982	$ 27,320	$ 13,675	$ 788,518	$ 522,914	$ 89,137	$ 132,273	$ 34,092	$ 13,563	$ 791,979
By Country of Risk													
Canada	10	$ 342,147	$ 69,548	$ 38,034	$ 10,950	$ 5,224	$ 465,903	$ 331,160	$ 69,821	$ 53,084	$ 11,233	$ 5,075	$ 470,373
United States	11	152,558	18,068	40,102	5,912	7,786	224,426	150,140	17,271	39,488	7,215	7,743	221,857
Other International													
Europe	12	29,976	1,897	29,202	7,968	513	69,556	28,142	1,526	31,721	11,249	542	73,180
Other	13	14,876	471	10,644	2,490	152	28,633	13,472	519	7,980	4,395	203	26,569
	14	44,852	2,368	39,846	10,458	665	98,189	41,614	2,045	39,701	15,644	745	99,749
Total	15	$ 539,557	$ 89,984	$ 117,982	$ 27,320	$ 13,675	$ 788,518	$ 522,914	$ 89,137	$ 132,273	$ 34,092	$ 13,563	$ 791,979
By Residual Contractual Maturity													
Within 1 year	16	$ 187,411	$ 59,354	$ 116,535	$ 5,991	$ 6,092	$ 375,383	$ 182,691	$ 59,474	$ 130,551	$ 6,889	$ 6,308	$ 385,913
Over 1 year to 5 years	17	248,333	29,827	1,447	12,792	7,127	299,526	238,044	28,235	1,722	14,930	6,795	289,726
Over 5 years	18	103,813	803	–	8,537	456	113,609	102,179	1,428	–	12,273	460	116,340
Total	19	$ 539,557	$ 89,984	$ 117,982	$ 27,320	$ 13,675	$ 788,518	$ 522,914	$ 89,137	$ 132,273	$ 34,092	$ 13,563	$ 791,979
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 16,298	$ 1,372	$ –	$ 66	$ 1,200	$ 18,936	$ 16,060	$ 1,313	$ –	$ 99	$ 1,209	$ 18,681
Non-residential	21	20,327	1,671	–	319	270	22,587	19,991	1,721	–	484	292	22,488
Total real-estate	22	36,625	3,043	–	385	1,470	41,523	36,051	3,034	–	583	1,501	41,169
Agriculture	23	2,940	213	–	13	41	3,207	2,800	161	–	13	30	3,004
Automotive	24	3,898	2,114	–	270	67	6,349	3,678	1,888	–	254	66	5,886
Financial	25	27,618	2,873	98,786	18,425	1,348	149,050	25,791	2,552	114,611	25,148	1,513	169,615
Food, beverage, and tobacco	26	2,839	1,661	–	109	399	5,008	2,702	1,970	–	87	421	5,180
Forestry	27	1,260	402	15	18	75	1,770	1,220	385	3	19	74	1,701
Government, public sector entities, and education	28	89,005	2,211	15,131	5,958	3,590	115,895	83,312	2,363	12,971	5,507	3,479	107,632
Health and social services	29	8,461	561	39	178	1,810	11,049	8,055	671	5	242	1,749	10,722
Industrial construction and trade contractors	30	2,510	748	–	23	543	3,824	2,377	685	–	33	554	3,649
Metals and mining	31	1,945	1,800	5	68	211	4,029	2,031	1,817	5	53	199	4,105
Pipelines, oil, and gas	32	2,996	5,406	–	539	781	9,722	3,018	5,355	–	503	744	9,620
Power and utilities	33	2,933	3,229	–	244	1,511	7,917	2,713	3,119	–	307	1,421	7,560
Professional and other services	34	7,128	1,707	–	111	310	9,256	7,129	1,526	–	183	305	9,143
Retail sector	35	3,410	1,260	–	56	116	4,842	3,333	1,178	–	70	127	4,708
Sundry manufacturing and wholesale	36	5,219	3,443	–	108	247	9,017	5,282	3,045	315	132	243	9,017
Telecommunications, cable, and media	37	3,138	2,336	–	291	197	5,962	2,897	2,157	–	271	158	5,483
Transportation	38	4,945	1,042	–	419	769	7,175	4,218	992	–	580	823	6,613
Other	39	5,552	1,225	4,006	105	163	11,051	6,570	952	4,363	107	127	12,119
Total	40	$ 212,422	$ 35,274	$ 117,982	$ 27,320	$ 13,648	$ 406,646	$ 203,177	$ 33,850	$ 132,273	$ 34,092	$ 13,534	$ 416,926

1 Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Gross Credit Risk Exposure (Continued)[1,2]

($ millions) *As at*	LINE #	2013 Q1						2012 Q4					
By Counterparty Type		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	$ 236,588	$ 21,025	$ –	$ –	$ –	$ 257,613	$ 235,335	$ 21,368	$ –	$ –	$ –	$ 256,703
Qualifying revolving retail	2	14,655	28,239	–	–	–	42,894	14,772	28,401	–	–	–	43,173
Other retail	3	59,789	5,164	–	–	29	64,982	58,371	5,230	–	–	27	63,628
	4	311,032	54,428	–	–	29	365,489	308,478	54,999	–	–	27	363,504
Non-retail[3]													
Corporate	5	99,437	30,907	57,999	6,204	10,891	205,438	95,905	29,822	53,004	6,918	11,259	196,908
Sovereign	6	75,444	1,250	16,475	5,643	312	99,124	72,117	1,400	16,854	8,238	320	98,929
Bank	7	29,393	895	60,575	21,407	2,407	114,677	31,304	832	89,557	19,765	2,271	143,729
	8	204,274	33,052	135,049	33,254	13,610	419,239	199,326	32,054	159,415	34,921	13,850	439,566
Total	9	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070
By Country of Risk													
Canada	10	$ 324,739	$ 68,930	$ 47,798	$ 10,759	$ 5,076	$ 457,302	$ 327,067	$ 68,641	$ 48,240	$ 10,626	$ 5,133	$ 459,707
United States	11	150,271	16,535	39,706	7,399	7,852	221,763	142,257	16,298	61,460	7,519	8,063	235,597
Other International													
Europe	12	27,945	1,690	38,714	10,602	501	79,452	27,414	1,700	41,489	12,600	497	83,700
Other	13	12,351	325	8,831	4,494	210	26,211	11,066	414	8,226	4,176	184	24,066
	14	40,296	2,015	47,545	15,096	711	105,663	38,480	2,114	49,715	16,776	681	107,766
Total	15	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070
By Residual Contractual Maturity													
Within 1 year	16	$ 179,008	$ 59,200	$ 131,902	$ 7,230	$ 6,006	$ 383,346	$ 175,864	$ 60,309	$ 156,419	$ 6,264	$ 5,611	$ 404,467
Over 1 year to 5 years	17	238,276	27,555	3,147	14,427	7,124	290,529	224,343	24,667	2,996	15,429	7,211	274,646
Over 5 years	18	98,022	725	–	11,597	509	110,853	107,597	2,077	–	13,228	1,055	123,957
Total	19	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070

		2012 Q3						2012 Q2					
By Counterparty Type		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	20	$ 230,875	$ 21,195	$ –	$ –	$ –	$ 252,070	$ 225,210	$ 21,161	$ –	$ –	$ –	$ 246,371
Qualifying revolving retail	21	14,775	27,632	–	–	–	42,407	14,875	28,384	–	–	–	43,259
Other retail	22	57,979	5,496	–	–	29	63,504	55,743	5,606	–	–	30	61,379
	23	303,629	54,323	–	–	29	357,981	295,828	55,151	–	–	30	351,009
Non-retail[3]													
Corporate	24	94,568	29,214	52,133	10,704	10,701	197,320	91,410	27,662	56,878	9,217	10,082	195,249
Sovereign	25	69,453	910	12,894	8,640	294	92,191	64,537	935	18,613	7,307	280	91,672
Bank	26	31,365	1,066	82,719	22,138	2,384	139,672	32,185	997	82,757	19,502	2,313	137,754
	27	195,386	31,190	147,746	41,482	13,379	429,183	188,132	29,594	158,248	36,026	12,675	424,675
Total	28	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684
By Country of Risk													
Canada	29	$ 322,223	$ 67,913	$ 56,852	$ 14,488	$ 5,023	$ 466,499	$ 316,408	$ 68,309	$ 52,140	$ 13,283	$ 4,713	$ 454,853
United States	30	136,016	15,289	46,515	8,314	7,816	213,950	129,734	14,036	59,710	7,378	7,335	218,193
Other International													
Europe	31	28,558	1,866	37,227	13,638	406	81,695	26,438	1,923	34,277	11,624	483	74,745
Other	32	12,218	445	7,152	5,042	163	25,020	11,380	477	12,121	3,741	174	27,893
	33	40,776	2,311	44,379	18,680	569	106,715	37,818	2,400	46,398	15,365	657	102,638
Total	34	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684
By Residual Contractual Maturity													
Within 1 year	35	$ 179,157	$ 59,908	$ 143,338	$ 9,507	$ 5,737	$ 397,647	$ 177,711	$ 60,665	$ 156,262	$ 7,738	$ 5,599	$ 407,975
Over 1 year to 5 years	36	219,566	24,552	4,408	17,294	6,953	272,773	215,687	23,067	1,986	15,704	6,424	262,868
Over 5 years	37	100,292	1,053	–	14,681	718	116,744	90,562	1,013	–	12,584	682	104,841
Total	38	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684

1 Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Exposures Covered By Credit Risk Mitigation[1]

($ millions) *As at*	LINE #	2014 Q1			2013 Q4			2013 Q3			2013 Q2		
			Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail													
Residential secured	1	**$ –**	**$ 325**	**$ 157,967**	$ –	$ 289	$ 158,988	$ –	$ 255	$ 152,942	$ –	$ 236	$ 156,182
Qualifying revolving retail	2	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
Other retail	3	**–**	**380**	**–**	–	368	–	–	377	–	–	395	–
	4	**–**	**705**	**157,967**	–	657	158,988	–	632	152,942	–	631	156,182
Non-retail													
Corporate	5	**101**	**4,615**	**15,910**	95	4,409	15,102	93	3,866	15,013	92	3,171	14,831
Sovereign	6	**–**	**–**	**113**	–	–	166	–	–	329	–	–	186
Bank	7	**2,007**	**3,049**	**1,529**	1,510	4,870	1,871	1,589	5,805	2,139	1,451	6,400	2,419
	8	**2,108**	**7,664**	**17,552**	1,605	9,279	17,139	1,682	9,671	17,481	1,543	9,571	17,436
Gross Credit Risk Exposure	9	**$ 2,108**	**$ 8,369**	**$ 175,519**	$ 1,605	$ 9,936	$ 176,127	$ 1,682	$ 10,303	$ 170,423	$ 1,543	$ 10,202	$ 173,618

		2013 Q1			2012 Q4			2012 Q3			2012 Q2		
			Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail													
Residential secured	10	$ –	$ 343	$ 157,370	$ –	$ 336	$ 158,316	$ –	$ 314	$ 157,669	$ –	$ 280	$ 155,199
Qualifying revolving retail	11	–	–	–	–	–	–	–	–	–	–	–	–
Other retail	12	–	460	–	–	500	–	–	539	–	–	552	–
	13	–	803	157,370	–	836	158,316	–	853	157,669	–	832	155,199
Non-retail													
Corporate	14	92	3,202	14,537	93	3,196	14,494	93	3,134	13,997	92	2,853	13,965
Sovereign	15	–	–	341	–	–	312	–	–	311	–	–	330
Bank	16	1,759	6,139	2,427	1,466	6,435	3,069	1,486	5,784	2,986	–	6,740	4,604
	17	1,851	9,341	17,305	1,559	9,631	17,875	1,579	8,918	17,294	92	9,593	18,899
Gross Credit Risk Exposure	18	$ 1,851	$ 10,144	$ 174,675	$ 1,559	$ 10,467	$ 176,191	$ 1,579	$ 9,771	$ 174,963	$ 92	$ 10,425	$ 174,098

		2012 Q1		
			Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail				
Residential secured	19	$ –	$ 278	$ 156,036
Qualifying revolving retail	20	–	–	–
Other retail	21	–	581	–
	22	–	859	156,036
Non-retail				
Corporate	23	94	2,831	14,864
Sovereign	24	–	–	290
Bank	25	–	10,039	8,523
	26	94	12,870	23,677
Gross Credit Risk Exposure	27	$ 94	$ 13,729	$ 179,713

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[2] For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.
[3] For exposures under the Standardized Approach, eligible financial collateral can include cash, gold, highly rated debt securities and equities listed on the main index.

Standardized Credit Risk Exposures[1,2]

($ millions) *As at*	LINE #	2014 Q1								2013 Q4							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	1	$ 178	$ 147	$ 24,700	$ –	$ 2,247	$ 301	$ –	$ 27,573	$ 146	$ 143	$ 22,942	$ –	$ 2,170	$ 270	$ –	$ 25,671
Other retail[3]	2	54	325	–	–	46,518	–	481	47,378	50	318	–	–	40,451	–	406	41,225
	3	232	472	24,700	–	48,765	301	481	74,951	196	461	22,942	–	42,621	270	406	66,896
Non-retail																	
Corporate	4	4,272	444	–	–	–	69,970	856	75,542	4,087	416	–	–	–	63,958	852	69,313
Sovereign	5	16,288	15,260	–	–	–	–	–	31,548	10,537	14,246	–	–	–	–	–	24,783
Bank	6	5,057	11,305	–	1	–	–	18	16,381	6,380	10,401	–	1	–	32	13	16,827
	7	25,617	27,009	–	1	–	69,970	874	123,471	21,004	25,063	–	1	–	63,990	865	110,923
Total	8	$ 25,849	$ 27,481	$ 24,700	$ 1	$ 48,765	$ 70,271	$ 1,355	$ 198,422	$ 21,200	$ 25,524	$ 22,942	$ 1	$ 42,621	$ 64,260	$ 1,271	$ 177,819

		2013 Q3								2013 Q2							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	9	$ 109	$ 146	$ 22,318	$ –	$ 2,231	$ 282	$ –	$ 25,086	$ 85	$ 151	$ 21,323	$ –	$ 2,442	$ 272	$ –	$ 24,273
Other retail[3]	10	51	326	–	–	39,101	–	429	39,907	50	345	–	–	37,017	–	420	37,832
	11	160	472	22,318	–	41,332	282	429	64,993	135	496	21,323	–	39,459	272	420	62,105
Non-retail																	
Corporate	12	3,728	231	–	–	–	61,004	871	65,834	3,030	233	–	–	–	59,568	888	63,719
Sovereign	13	9,517	13,065	–	–	–	–	–	22,582	14,883	10,655	–	–	–	–	–	25,538
Bank	14	7,393	9,890	–	–	–	24	10	17,317	7,851	9,370	–	1	–	16	11	17,249
	15	20,638	23,186	–	–	–	61,028	881	105,733	25,764	20,258	–	1	–	59,584	899	106,506
Total	16	$ 20,798	$ 23,658	$ 22,318	$ –	$ 41,332	$ 61,310	$ 1,310	$ 170,726	$ 25,899	$ 20,754	$ 21,323	$ 1	$ 39,459	$ 59,856	$ 1,319	$ 168,611

		2013 Q1								2012 Q4							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	17	$ 177	$ 166	$ 20,390	$ –	$ 2,213	$ 277	$ –	$ 23,223	$ 160	$ 176	$ 19,419	$ –	$ 2,463	$ 212	$ –	$ 22,430
Other retail[3]	18	50	410	–	–	30,584	–	324	31,368	53	448	–	–	32,131	–	213	32,845
	19	227	576	20,390	–	32,797	277	324	54,591	213	624	19,419	–	34,594	212	213	55,275
Non-retail																	
Corporate	20	3,039	255	–	–	–	57,507	889	61,690	2,981	307	–	–	–	56,647	966	60,901
Sovereign	21	13,782	10,311	–	–	–	–	–	24,093	8,768	11,702	–	–	–	–	–	20,470
Bank	22	7,898	9,500	–	–	–	–	9	17,407	7,901	8,549	–	1	–	–	9	16,460
	23	24,719	20,066	–	–	–	57,507	898	103,190	19,650	20,558	–	1	–	56,647	975	97,831
Total	24	$ 24,946	$ 20,642	$ 20,390	$ –	$ 32,797	$ 57,784	$ 1,222	$ 157,781	$ 19,863	$ 21,182	$ 19,419	$ 1	$ 34,594	$ 56,859	$ 1,188	$ 153,106

		2012 Q3								2012 Q2							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	25	$ 135	$ 179	$ 18,216	$ –	$ 2,513	$ 197	$ –	$ 21,240	$ 96	$ 184	$ 16,728	$ –	$ 2,402	$ 193	$ –	$ 19,603
Other retail[3]	26	52	487	–	–	31,613	–	220	32,372	49	502	–	–	29,721	–	206	30,478
	27	187	666	18,216	–	34,126	197	220	53,612	145	686	16,728	–	32,123	193	206	50,081
Non-retail																	
Corporate	28	2,915	312	–	–	–	55,549	1,092	59,868	2,615	329	–	–	–	51,546	1,207	55,697
Sovereign	29	15,227	6,424	–	–	–	–	–	21,651	17,020	4,058	–	–	–	–	–	21,078
Bank	30	7,270	9,094	–	–	–	–	19	16,383	6,740	8,411	–	–	–	–	9	15,160
	31	25,412	15,830	–	–	–	55,549	1,111	97,902	26,375	12,798	–	–	–	51,546	1,216	91,935
Total	32	$ 25,599	$ 16,496	$ 18,216	$ –	$ 34,126	$ 55,746	$ 1,331	$ 151,514	$ 26,520	$ 13,484	$ 16,728	$ –	$ 32,123	$ 51,739	$ 1,422	$ 142,016

1 Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

Retail Advanced IRB Exposures – By Obligor Grade – Residential Secured[1]

($ millions, except as noted) *As at*	LINE #	2014 Q1 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting	2013 Q4 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting
Low Risk	1	**0.00 to 0.15 %**	**$ 64,590**	**0.05 %**	**23.74 %**	**$ 2,047**	**3.17 %**	0.00 to 0.15 %	$ 61,021	0.05 %	22.89 %	$ 1,894	3.10 %
Normal Risk	2	**0.16 to 0.41**	**21,012**	**0.25**	**25.39**	**2,527**	**12.03**	0.16 to 0.41	21,733	0.26	24.43	2,544	11.71
	3	**0.42 to 1.10**	**13,770**	**0.66**	**24.44**	**3,157**	**22.93**	0.42 to 1.10	14,937	0.65	24.62	3,407	22.81
Medium Risk	4	**1.11 to 2.93**	**5,715**	**1.72**	**25.11**	**2,529**	**44.25**	1.11 to 2.93	5,643	1.72	24.73	2,463	43.65
	5	**2.94 to 4.74**	**1,309**	**3.71**	**25.22**	**927**	**70.82**	2.94 to 4.74	1,271	3.70	24.57	876	68.92
High Risk	6	**4.75 to 7.59**	**816**	**5.96**	**24.89**	**732**	**89.71**	4.75 to 7.59	825	6.00	24.15	719	87.15
	7	**7.60 to 18.20**	**934**	**11.64**	**21.93**	**971**	**103.96**	7.60 to 18.20	945	11.66	21.44	960	101.59
	8	**18.21 to 99.99**	**556**	**35.21**	**18.47**	**553**	**99.46**	18.21 to 99.99	551	35.14	18.28	544	98.73
Default	9	**100.00**	**275**	**100.00**	**19.81**	**522**	**189.82**	100.00	267	100.00	20.73	533	199.63
Total	10		**$ 108,977**	**0.87 %**	**24.19 %**	**$ 13,965**	**12.81 %**		$ 107,193	0.88 %	23.53 %	$ 13,940	13.00 %

	LINE #	2013 Q3 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting	2013 Q2 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting
Low Risk	11	0.00 to 0.15 %	$ 40,543	0.06 %	18.38 %	$ 1,106	2.73 %	0.00 to 0.15 %	$ 35,395	0.06 %	16.78 %	$ 908	2.57 %
Normal Risk	12	0.16 to 0.41	21,452	0.25	16.42	1,677	7.82	0.16 to 0.41	20,769	0.25	15.79	1,562	7.52
	13	0.42 to 1.10	16,056	0.68	16.97	2,608	16.24	0.42 to 1.10	16,163	0.69	16.40	2,555	15.81
Medium Risk	14	1.11 to 2.93	15,243	1.82	15.47	4,308	28.26	1.11 to 2.93	14,284	1.86	15.38	4,066	28.47
	15	2.94 to 4.74	2,478	3.73	16.56	1,156	46.65	2.94 to 4.74	2,573	3.70	16.72	1,206	46.87
High Risk	16	4.75 to 7.59	1,800	5.94	17.37	1,125	62.50	4.75 to 7.59	1,754	5.95	17.47	1,103	62.88
	17	7.60 to 18.20	1,713	11.42	17.30	1,402	81.84	7.60 to 18.20	1,674	11.43	17.34	1,372	81.96
	18	18.21 to 99.99	1,097	40.16	17.41	950	86.60	18.21 to 99.99	1,091	40.98	17.29	929	85.15
Default	19	100.00	289	100.00	17.70	372	128.72	100.00	296	100.00	17.10	361	121.96
Total	20		$ 100,671	1.58 %	17.21 %	$ 14,704	14.61 %		$ 93,999	1.69 %	16.31 %	$ 14,062	14.96 %

	LINE #	2013 Q1 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting	2012 Q4 PD range	EAD[2]	Average PD[3]	Average LGD[4]	RWAs	Average risk weighting
Low Risk	21	0.00 to 0.15 %	$ 34,289	0.06 %	16.67 %	$ 871	2.54 %	0.00 to 0.15 %	$ 33,263	0.06 %	17.13 %	$ 860	2.59 %
Normal Risk	22	0.16 to 0.41	20,342	0.25	15.59	1,508	7.41	0.16 to 0.41	19,419	0.25	15.93	1,477	7.61
	23	0.42 to 1.10	15,621	0.69	16.14	2,427	15.54	0.42 to 1.10	14,679	0.68	16.47	2,311	15.74
Medium Risk	24	1.11 to 2.93	14,097	1.85	15.25	3,962	28.11	1.11 to 2.93	14,385	1.80	15.31	4,000	27.81
	25	2.94 to 4.74	2,525	3.73	16.65	1,184	46.89	2.94 to 4.74	2,315	3.74	16.62	1,083	46.78
High Risk	26	4.75 to 7.59	1,759	5.89	17.16	1,080	61.40	4.75 to 7.59	1,710	5.94	17.59	1,082	63.27
	27	7.60 to 18.20	1,708	11.39	17.52	1,412	82.67	7.60 to 18.20	1,582	11.42	17.52	1,311	82.87
	28	18.21 to 99.99	1,046	40.56	17.18	891	85.18	18.21 to 99.99	1,007	39.62	16.93	854	84.81
Default	29	100.00	314	100.00	16.97	379	120.70	100.00	292	100.00	16.35	350	119.86
Total	30		$ 91,701	1.71 %	16.16 %	$ 13,714	14.96 %		$ 88,652	1.68 %	16.46 %	$ 13,328	15.03 %

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 Exposure at Default (EAD) includes the effects of credit risk mitigation.
3 Probability of Default (PD).
4 Loss Given Default (LGD).

Retail Advanced IRB Exposures – By Obligor Grade – Qualifying Revolving Retail[1]

($ millions, except as noted)
As at

	LINE #	2014 Q1 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q4 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	1	**0.00 to 0.15 %**	**$ 18,394**	**0.05 %**	**83.80 %**	**$ 531**	**2.89 %**	0.00 to 0.15 %	$ 18,119	0.05 %	83.82 %	$ 525	2.90 %
Normal Risk	2	**0.16 to 0.41**	**7,475**	**0.26**	**84.19**	**819**	**10.96**	0.16 to 0.41	7,471	0.26	84.20	820	10.98
	3	**0.42 to 1.10**	**7,167**	**0.69**	**85.36**	**1,753**	**24.46**	0.42 to 1.10	7,023	0.69	85.41	1,714	24.41
Medium Risk	4	**1.11 to 2.93**	**5,625**	**1.83**	**85.78**	**2,888**	**51.34**	1.11 to 2.93	5,568	1.84	85.89	2,865	51.45
	5	**2.94 to 4.74**	**2,421**	**3.70**	**86.02**	**2,069**	**85.46**	2.94 to 4.74	2,366	3.70	86.04	2,025	85.59
High Risk	6	**4.75 to 7.59**	**1,570**	**5.92**	**85.33**	**1,820**	**115.92**	4.75 to 7.59	1,561	5.92	85.30	1,809	115.89
	7	**7.60 to 18.20**	**1,250**	**11.09**	**82.68**	**2,016**	**161.28**	7.60 to 18.20	1,241	11.09	82.68	2,002	161.32
	8	**18.21 to 99.99**	**403**	**28.80**	**74.78**	**859**	**213.15**	18.21 to 99.99	388	28.72	74.29	820	211.34
Default	9	**100.00**	**123**	**100.00**	**74.60**	**8**	**6.50**	100.00	125	100.00	74.23	8	6.40
Total	10		**$ 44,428**	**1.67 %**	**84.40 %**	**$ 12,763**	**28.73 %**		$ 43,862	1.67 %	84.43 %	$ 12,588	28.70 %

	LINE #	2013 Q3 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q2 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	11	0.00 to 0.15 %	$ 17,938	0.05 %	83.79 %	$ 518	2.89 %	0.00 to 0.15 %	$ 17,901	0.05 %	83.86 %	$ 519	2.90 %
Normal Risk	12	0.16 to 0.41	7,279	0.26	84.12	797	10.95	0.16 to 0.41	7,341	0.26	84.05	804	10.95
	13	0.42 to 1.10	6,877	0.69	85.35	1,679	24.41	0.42 to 1.10	6,875	0.69	85.23	1,675	24.36
Medium Risk	14	1.11 to 2.93	5,521	1.84	85.84	2,843	51.49	1.11 to 2.93	5,560	1.84	85.74	2,861	51.46
	15	2.94 to 4.74	2,362	3.71	86.06	2,023	85.65	2.94 to 4.74	2,388	3.71	85.97	2,043	85.55
High Risk	16	4.75 to 7.59	1,593	5.92	85.35	1,846	115.88	4.75 to 7.59	1,614	5.92	85.32	1,868	115.74
	17	7.60 to 18.20	1,281	11.10	82.82	2,071	161.67	7.60 to 18.20	1,289	11.09	82.81	2,083	161.60
	18	18.21 to 99.99	415	28.94	74.73	885	213.25	18.21 to 99.99	406	28.79	74.30	860	211.82
Default	19	100.00	126	100.00	73.83	8	6.35	100.00	140	100.00	73.54	9	6.43
Total	20		$ 43,392	1.72 %	84.39 %	$ 12,670	29.20 %		$ 43,514	1.75 %	84.37 %	$ 12,722	29.24 %

	LINE #	2013 Q1 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2012 Q4 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	21	0.00 to 0.15 %	$ 17,663	0.05 %	83.86 %	$ 511	2.89 %	0.00 to 0.15 %	$ 17,566	0.05 %	84.00 %	$ 511	2.91 %
Normal Risk	22	0.16 to 0.41	7,201	0.26	84.09	788	10.94	0.16 to 0.41	7,322	0.26	84.17	803	10.97
	23	0.42 to 1.10	6,765	0.69	85.28	1,649	24.38	0.42 to 1.10	6,863	0.69	85.35	1,676	24.42
Medium Risk	24	1.11 to 2.93	5,468	1.84	85.73	2,811	51.41	1.11 to 2.93	5,500	1.84	85.78	2,831	51.47
	25	2.94 to 4.74	2,347	3.71	85.96	2,008	85.56	2.94 to 4.74	2,413	3.71	86.02	2,065	85.58
High Risk	26	4.75 to 7.59	1,597	5.92	85.24	1,847	115.65	4.75 to 7.59	1,626	5.92	85.39	1,883	115.81
	27	7.60 to 18.20	1,298	11.11	82.90	2,102	161.94	7.60 to 18.20	1,315	11.10	82.95	2,130	161.98
	28	18.21 to 99.99	425	28.94	74.93	909	213.88	18.21 to 99.99	427	28.80	74.64	908	212.65
Default	29	100.00	130	100.00	74.56	8	6.15	100.00	141	100.00	74.17	9	6.38
Total	30		$ 42,894	1.76 %	84.38 %	$ 12,633	29.45 %		$ 43,173	1.79 %	84.48 %	$ 12,816	29.69 %

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of New IFRS Standards and Amendments.
[2] EAD includes the effects of credit risk mitigation.

Retail Advanced IRB Exposures – By Obligor Grade – Other Retail[1]

($ millions, except as noted) *As at*	LINE #	2014 Q1 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q4 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	1	**0.00 to 0.15 %**	**$ 6,993**	**0.07 %**	**53.39 %**	**$ 695**	**9.94 %**	0.00 to 0.15 %	$ 7,174	0.07 %	53.58 %	$ 715	9.97 %
Normal Risk	2	**0.16 to 0.41**	**5,386**	**0.26**	**53.52**	**1,375**	**25.53**	0.16 to 0.41	5,470	0.26	53.64	1,399	25.58
	3	**0.42 to 1.10**	**10,754**	**0.81**	**60.49**	**6,010**	**55.89**	0.42 to 1.10	10,527	0.81	60.19	5,836	55.44
Medium Risk	4	**1.11 to 2.93**	**5,449**	**1.87**	**53.07**	**3,615**	**66.34**	1.11 to 2.93	5,379	1.87	52.80	3,552	66.03
	5	**2.94 to 4.74**	**2,226**	**3.74**	**52.84**	**1,688**	**75.83**	2.94 to 4.74	2,212	3.74	53.14	1,686	76.22
High Risk	6	**4.75 to 7.59**	**1,702**	**5.96**	**51.55**	**1,320**	**77.56**	4.75 to 7.59	1,728	5.95	51.78	1,345	77.84
	7	**7.60 to 18.20**	**1,480**	**10.86**	**53.76**	**1,386**	**93.65**	7.60 to 18.20	1,487	10.88	53.50	1,387	93.28
	8	**18.21 to 99.99**	**328**	**29.32**	**54.89**	**426**	**129.88**	18.21 to 99.99	320	28.98	54.95	417	130.31
Default	9	**100.00**	**174**	**100.00**	**49.99**	**166**	**95.40**	100.00	168	100.00	50.11	156	92.86
Total	10		**$ 34,492**	**2.39 %**	**55.46 %**	**$ 16,681**	**48.36 %**		$ 34,465	2.36 %	55.36 %	$ 16,493	47.85 %

($ millions, except as noted) *As at*	LINE #	2013 Q3 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q2 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	11	0.00 to 0.15 %	$ 7,131	0.07 %	53.54 %	$ 707	9.91 %	0.00 to 0.15 %	$ 7,083	0.07 %	53.70 %	$ 704	9.94 %
Normal Risk	12	0.16 to 0.41	5,388	0.26	53.61	1,376	25.54	0.16 to 0.41	5,309	0.26	53.58	1,358	25.58
	13	0.42 to 1.10	10,350	0.80	60.05	5,721	55.28	0.42 to 1.10	10,148	0.80	59.95	5,592	55.10
Medium Risk	14	1.11 to 2.93	5,362	1.86	52.57	3,520	65.65	1.11 to 2.93	5,259	1.86	52.71	3,460	65.79
	15	2.94 to 4.74	2,260	3.74	52.80	1,712	75.75	2.94 to 4.74	2,258	3.74	52.51	1,701	75.33
High Risk	16	4.75 to 7.59	1,704	5.97	52.80	1,354	79.46	4.75 to 7.59	1,690	5.97	53.10	1,350	79.88
	17	7.60 to 18.20	1,526	10.86	53.04	1,410	92.40	7.60 to 18.20	1,502	10.85	53.01	1,387	92.34
	18	18.21 to 99.99	326	28.78	54.98	424	130.06	18.21 to 99.99	322	28.49	55.59	423	131.37
Default	19	100.00	164	100.00	49.67	154	93.90	100.00	162	100.00	48.29	153	94.44
Total	20		$ 34,211	2.37 %	55.25 %	$ 16,378	47.87 %		$ 33,733	2.37 %	55.26 %	$ 16,128	47.81 %

($ millions, except as noted) *As at*	LINE #	2013 Q1 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2012 Q4 PD range	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
Low Risk	21	0.00 to 0.15 %	$ 7,140	0.07 %	53.64 %	$ 707	9.90 %	0.00 to 0.15 %	$ 7,247	0.07 %	53.82 %	$ 722	9.96 %
Normal Risk	22	0.16 to 0.41	5,299	0.26	53.55	1,353	25.53	0.16 to 0.41	5,364	0.26	53.86	1,376	25.65
	23	0.42 to 1.10	10,238	0.81	60.00	5,658	55.26	0.42 to 1.10	7,059	0.72	53.80	3,271	46.34
Medium Risk	24	1.11 to 2.93	5,186	1.87	52.39	3,396	65.48	1.11 to 2.93	5,235	1.86	52.28	3,417	65.27
	25	2.94 to 4.74	2,168	3.74	52.77	1,642	75.74	2.94 to 4.74	2,209	3.74	52.90	1,677	75.92
High Risk	26	4.75 to 7.59	1,646	5.96	52.69	1,305	79.28	4.75 to 7.59	1,668	5.97	52.66	1,322	79.26
	27	7.60 to 18.20	1,467	10.86	51.87	1,326	90.39	7.60 to 18.20	1,464	10.82	52.17	1,331	90.92
	28	18.21 to 99.99	311	28.00	55.39	408	131.19	18.21 to 99.99	315	28.27	54.85	408	129.52
Default	29	100.00	159	100.00	49.27	153	96.23	100.00	146	100.00	48.93	145	99.32
Total	30		$ 33,614	2.33 %	55.18 %	$ 15,948	47.44 %		$ 30,707	2.42 %	53.34 %	$ 13,669	44.51 %

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of New IFRS Standards and Amendments.
[2] EAD includes the effects of credit risk mitigation.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Corporate[1]

($ millions, except as noted)
As at

PD Range[3] Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q1 EAD[2]	2014 Q1 Average PD	2014 Q1 Average LGD	2014 Q1 RWAs	2014 Q1 Average risk weighting	2013 Q4 EAD[2]	2013 Q4 Average PD	2013 Q4 Average LGD	2013 Q4 RWAs	2013 Q4 Average risk weighting	2013 Q3 EAD[2]	2013 Q3 Average PD	2013 Q3 Average LGD	2013 Q3 RWAs	2013 Q3 Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	$ 10,745	– %	64.63 %	$ 20	0.19 %	$ 10,163	– %	64.36 %	$ 18	0.18 %	$ 9,996	– %	62.58 %	$ 17	0.17 %
0.02 to 0.03	1A	AA+/Aa1	2	6,192	0.03	2.00	49	0.79	7,563	0.03	1.90	66	0.87	6,498	0.03	4.80	74	1.14
0.04 to 0.04	1B	AA/Aa2	3	6,713	0.04	13.07	263	3.92	4,296	0.04	13.17	213	4.96	5,340	0.04	10.11	201	3.76
0.05 to 0.05	1C	AA-/Aa3	4	23,554	0.05	7.17	841	3.57	14,798	0.05	9.65	662	4.47	17,198	0.05	7.24	617	3.59
0.06 to 0.06	2A	A+/A1	5	6,182	0.06	19.60	692	11.19	6,885	0.06	16.90	668	9.70	7,465	0.06	14.52	627	8.40
0.07 to 0.08	2B	A/A2	6	9,894	0.07	30.34	1,983	20.04	8,052	0.07	26.43	1,370	17.01	6,240	0.08	31.75	1,365	21.88
0.09 to 0.12	2C	A-/A3	7	12,286	0.09	23.65	2,156	17.55	11,591	0.09	29.33	2,573	22.20	11,662	0.11	27.90	2,690	23.07
0.13 to 0.17	3A	BBB+/Baa1	8	8,655	0.13	32.86	2,289	26.45	7,466	0.13	34.80	2,136	28.61	7,879	0.15	29.32	2,061	26.16
0.18 to 0.22	3B	BBB/Baa2	9	10,032	0.18	29.34	3,090	30.80	8,585	0.18	31.07	2,768	32.24	8,826	0.21	28.84	2,839	32.17
0.23 to 0.29	3C	BBB-/Baa3	10	12,606	0.23	30.24	4,515	35.82	10,866	0.23	32.66	4,198	38.63	10,433	0.27	33.28	4,427	42.43
Non Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	10,006	0.30	22.21	2,793	27.91	9,730	0.30	20.19	2,458	25.26	9,258	0.34	21.03	2,607	28.16
0.39 to 0.58	4B	BB/Ba2	12	12,205	0.39	17.57	2,980	24.42	9,991	0.39	21.97	3,060	30.63	8,604	0.43	24.55	3,140	36.49
0.59 to 0.90	4C	BB-/Ba3	13	8,429	0.59	24.20	3,403	40.37	8,465	0.59	21.59	3,029	35.78	10,876	0.65	15.99	3,024	27.80
0.91 to 1.38	5A	B+/B1	14	4,881	0.91	24.20	2,296	47.04	5,636	0.91	19.77	2,128	37.76	4,260	0.97	25.13	2,144	50.33
1.39 to 2.81	5B	B/B2	15	4,140	1.39	28.61	2,679	64.71	3,915	1.39	28.54	2,515	64.24	3,671	1.46	29.33	2,529	68.89
2.82 to 11.67	5C	B-/B3	16	16,480	2.82	12.65	5,628	34.15	16,674	2.82	10.65	4,788	28.72	14,307	2.89	12.25	4,734	33.09
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	614	11.68	22.35	596	97.07	520	11.68	25.04	578	111.15	524	11.31	24.12	558	106.49
22.22 to 49.99	7	to	18	358	22.22	40.91	771	215.36	331	22.22	38.06	658	198.79	283	23.28	38.31	560	197.88
50.00 to 99.99	8	CC/Ca	19	86	50.00	22.65	93	108.14	66	50.00	27.24	85	128.79	98	55.13	21.06	91	92.86
Impaired/Default																		
100.00	9	D	20	112	100.00	58.01	219	195.54	125	100.00	57.88	318	254.40	152	100.00	47.04	211	138.82
Total			21	$ 164,170	0.67 %	22.89 %	$ 37,356	22.75 %	$ 145,718	0.73 %	23.69 %	$ 34,289	23.53 %	$ 143,570	0.75 %	23.00 %	$ 34,516	24.04 %

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2013 Q2 EAD[2]	2013 Q2 Average PD	2013 Q2 Average LGD	2013 Q2 RWAs	2013 Q2 Average risk weighting	2013 Q1 EAD[2]	2013 Q1 Average PD	2013 Q1 Average LGD	2013 Q1 RWAs	2013 Q1 Average risk weighting	2012 Q4 EAD[2]	2012 Q4 Average PD	2012 Q4 Average LGD	2012 Q4 RWAs	2012 Q4 Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$ 9,712	– %	62.28 %	$ 19	0.20 %	$ 9,448	– %	62.51 %	$ 3	0.03 %	$ 9,881	– %	61.38 %	$ 14	0.14 %
0.02 to 0.03	1A	AA+/Aa1	23	15,657	0.03	0.99	55	0.35	10,205	0.03	1.90	61	0.60	6,673	0.03	2.51	40	0.60
0.04 to 0.04	1B	AA/Aa2	24	4,892	0.04	11.26	194	3.97	6,348	0.04	8.98	214	3.37	8,211	0.04	6.36	163	1.99
0.05 to 0.05	1C	AA-/Aa3	25	18,401	0.05	5.67	525	2.85	15,755	0.05	6.16	506	3.21	16,333	0.05	6.51	389	2.38
0.06 to 0.07	2A	A+/A1	26	7,844	0.06	15.29	703	8.96	6,604	0.06	17.20	731	11.07	5,091	0.06	19.37	505	9.92
0.08 to 0.10	2B	A/A2	27	6,313	0.08	25.87	1,122	17.77	5,848	0.08	25.42	998	17.07	7,592	0.08	21.33	942	12.41
0.11 to 0.14	2C	A-/A3	28	12,320	0.11	28.80	3,016	24.48	11,509	0.11	32.88	3,281	28.51	13,778	0.11	27.40	2,893	21.00
0.15 to 0.20	3A	BBB+/Baa1	29	7,043	0.15	31.77	2,017	28.64	8,036	0.15	27.49	2,040	25.39	8,000	0.15	28.57	2,098	26.23
0.21 to 0.26	3B	BBB/Baa2	30	7,957	0.21	29.55	2,623	32.96	8,276	0.21	25.41	2,305	27.85	8,840	0.21	22.64	2,212	25.02
0.27 to 0.33	3C	BBB-/Baa3	31	10,894	0.27	30.69	4,172	38.30	10,218	0.27	33.00	4,215	41.25	10,143	0.27	32.53	4,170	41.11
Non Investment Grade																		
0.34 to 0.42	4A	BB+/Ba1	32	9,063	0.34	22.04	2,699	29.78	8,754	0.34	21.74	2,669	30.49	5,826	0.34	30.54	2,480	42.57
0.43 to 0.64	4B	BB/Ba2	33	8,493	0.43	24.69	3,031	35.69	9,214	0.43	20.69	2,781	30.18	5,843	0.43	29.21	2,408	41.21
0.65 to 0.96	4C	BB-/Ba3	34	7,397	0.65	22.17	2,854	38.58	7,884	0.65	22.68	3,111	39.46	7,903	0.65	22.09	3,061	38.73
0.97 to 1.45	5A	B+/B1	35	3,884	0.97	26.93	2,097	53.99	4,162	0.97	23.94	1,975	47.45	4,503	0.97	20.86	1,835	40.75
1.46 to 2.88	5B	B/B2	36	3,500	1.46	27.91	2,237	63.91	3,619	1.46	27.28	2,220	61.34	3,527	1.46	27.75	2,148	60.90
2.89 to 11.30	5C	B-/B3	37	17,813	2.89	9.97	4,808	26.99	16,730	2.89	10.96	4,966	29.68	12,603	2.89	11.96	4,024	31.93
Watch and Classified																		
11.31 to 23.27	6	CCC+/Caa1	38	541	11.31	26.98	642	118.67	497	11.31	24.60	531	106.84	516	11.31	23.92	534	103.49
22.28 to 55.12	7	to	39	306	23.28	33.59	539	176.14	344	23.28	32.44	591	171.80	342	23.28	30.67	554	161.99
55.13 to 99.99	8	CC/Ca	40	95	55.13	30.61	130	136.84	71	55.13	23.26	72	101.41	74	55.13	18.58	60	81.08
Impaired/Default																		
100.00	9	D	41	140	100.00	45.43	229	163.57	108	100.00	50.18	228	211.11	177	100.00	57.51	535	302.26
Total			42	$ 152,265	0.75 %	21.01 %	$ 33,712	22.14 %	$ 143,630	0.75 %	21.90 %	$ 33,498	23.32 %	$ 135,856	0.74 %	22.66 %	$ 31,065	22.87 %

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of New IFRS Standards and Amendments
[2] EAD includes the effects of credit risk mitigation.
[3] These ranges were in effect from Q4 2013.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Sovereign[1]

($ millions, except as noted)
As at

PD Range[3] Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2014 Q1 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q4 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q3 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	$ 189,506	– %	24.78 %	$ 51	0.03 %	$ 187,017	– %	18.13 %	$ 77	0.04 %	$ 180,528	– %	18.07 %	$ 60	0.03 %
0.02 to 0.03	1A	AA+/Aa1	2	22,360	0.02	3.73	136	0.61	19,116	0.02	4.11	127	0.66	15,769	0.02	3.65	128	0.81
0.04 to 0.04	1B	AA/Aa2	3	5,887	0.04	2.13	40	0.68	2,251	0.04	4.18	24	1.07	2,130	0.04	3.74	16	0.75
0.05 to 0.05	1C	AA-/Aa3	4	5,870	0.05	3.16	70	1.19	7,372	0.05	2.46	73	0.99	4,996	0.05	2.63	58	1.16
0.06 to 0.06	2A	A+/A1	5	1,233	0.06	3.27	20	1.62	1,399	0.06	2.76	20	1.43	931	0.06	4.08	21	2.26
0.07 to 0.08	2B	A/A2	6	8,516	0.07	1.46	47	0.55	7,218	0.07	2.35	60	0.83	5,144	0.08	0.93	28	0.54
0.09 to 0.12	2C	A-/A3	7	1,535	0.09	12.99	112	7.30	1,494	0.09	8.96	98	6.56	1,358	0.11	10.70	114	8.39
0.13 to 0.17	3A	BBB+/Baa1	8	58	0.13	2.36	–	–	–	–	–	–	–	2	0.15	3.00	–	–
0.18 to 0.22	3B	BBB/Baa2	9	153	0.18	9.43	9	5.88	106	0.18	8.63	6	5.66	56	0.21	12.63	5	8.93
0.23 to 0.29	3C	BBB-/Baa3	10	19	0.23	6.10	1	5.26	20	0.23	7.93	2	10.00	26	0.27	11.57	2	7.69
Non Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	15	0.30	26.35	3	20.00	2	0.30	57.32	1	50.00	3	0.34	37.86	1	33.33
0.39 to 0.58	4B	BB/Ba2	12	5	0.39	4.73	–	–	12	0.39	13.65	2	16.67	1	0.43	13.65	–	–
0.59 to 0.90	4C	BB-/Ba3	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
0.91 to 1.38	5A	B+/B1	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.39 to 2.81	5B	B/B2	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.82 to 11.67	5C	B-/B3	16	2	2.82	13.65	1	50.00	98	2.82	0.30	1	1.02	94	2.89	0.02	–	–
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.22 to 49.99	7	to	18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
50.00 to 99.99	8	CC/Ca	19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			21	$ 235,159	0.01 %	20.62 %	$ 490	0.21 %	$ 226,105	0.01 %	15.62 %	$ 491	0.22 %	$ 211,038	0.01 %	15.94 %	$ 433	0.21 %

PD Range Investment Grade (%)	Internal ratings grade (BRR)	External rating equivalent	LINE #	2013 Q2 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2013 Q1 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	2012 Q4 EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$ 178,999	– %	17.11 %	$ 47	0.03 %	$ 184,320	– %	18.02 %	$ 106	0.06 %	$ 191,106	– %	11.90 %	$ 111	0.06 %
0.02 to 0.03	1A	AA+/Aa1	23	11,571	0.02	3.56	120	1.04	18,572	0.02	4.77	171	0.92	16,881	0.02	4.69	141	0.84
0.04 to 0.04	1B	AA/Aa2	24	2,297	0.04	2.07	13	0.57	3,656	0.04	5.31	30	0.82	3,169	0.04	4.80	20	0.63
0.05 to 0.05	1C	AA-/Aa3	25	4,860	0.05	2.62	58	1.19	4,334	0.05	2.86	48	1.11	6,685	0.05	2.00	48	0.72
0.06 to 0.07	2A	A+/A1	26	927	0.06	3.71	18	1.94	1,033	0.06	3.94	21	2.03	547	0.06	4.61	15	2.74
0.08 to 0.10	2B	A/A2	27	3,367	0.08	1.68	28	0.83	3,906	0.08	1.75	32	0.82	4,166	0.08	2.45	44	1.06
0.11 to 0.14	2C	A-/A3	28	1,830	0.11	16.23	182	9.95	1,537	0.11	18.45	176	11.45	1,151	0.11	12.37	96	8.34
0.15 to 0.20	3A	BBB+/Baa1	29	–	–	–	–	–	88	–	–	–	–	124	0.15	0.17	–	–
0.21 to 0.26	3B	BBB/Baa2	30	100	0.21	12.60	9	9.00	113	0.21	15.56	12	10.62	93	0.21	10.60	8	8.60
0.27 to 0.33	3C	BBB-/Baa3	31	28	0.27	10.76	3	10.71	27	0.27	11.18	2	7.41	8	0.27	21.81	1	12.50
Non Investment Grade																		
0.34 to 0.42	4A	BB+/Ba1	32	2	0.34	28.80	–	–	3	0.34	55.98	2	66.67	1	0.34	55.98	1	100.00
0.43 to 0.64	4B	BB/Ba2	33	12	0.43	47.42	9	75.00	20	0.43	7.70	3	15.00	2	0.43	55.98	1	50.00
0.65 to 0.96	4C	BB-/Ba3	34	–	–	–	–	–	18	0.65	–	–	–	20	0.65	–	–	–
0.97 to 1.45	5A	B+/B1	35	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1.46 to 2.88	5B	B/B2	36	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2.89 to 11.30	5C	B-/B3	37	93	2.89	0.01	–	–	92	2.89	0.02	–	–	94	2.89	0.02	–	–
Watch and Classified																		
11.31 to 23.27	6	CCC+/Caa1	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22.28 to 55.12	7	to	39	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
55.13 to 99.99	8	CC/Ca	40	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			42	$ 204,086	0.01 %	15.55 %	$ 487	0.24 %	$ 217,719	0.01 %	16.00 %	$ 603	0.28 %	$ 224,047	0.01 %	10.76 %	$ 486	0.22 %

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of New IFRS Standards and Amendments
2 EAD includes the effects of credit risk mitigation.
3 These ranges were in effect from Q4 2013.

Non-Retail Advanced IRB Exposures – By Obligor Grade – Bank[1]

($ millions, except as noted) *As at*			LINE #	2014 Q1					2013 Q4					2013 Q3				
PD Range[3] Investment Grade (%)	**Internal ratings grade (BRR)**	**External rating equivalent**		**EAD[2]**	**Average PD**	**Average LGD**	**RWAs**	**Average risk weighting**	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	1	**$ 313**	**0.01 %**	**57.14 %**	**$ 8**	**2.56 %**	$ 1,814	0.01 %	57.29 %	$ 47	2.59 %	$ 2,077	0.01 %	55.95 %	$ 62	2.99 %
0.02 to 0.03	1A	AA+/Aa1	2	**1,587**	**0.02**	**57.32**	**145**	**9.14**	730	0.03	57.32	121	16.58	649	0.03	48.50	82	12.63
0.04 to 0.04	1B	AA/Aa2	3	**1,197**	**0.04**	**48.58**	**174**	**14.54**	980	0.04	56.01	170	17.35	902	0.04	54.57	170	18.85
0.05 to 0.05	1C	AA-/Aa3	4	**13,928**	**0.05**	**32.62**	**1,784**	**12.81**	12,732	0.05	30.81	1,589	12.48	11,815	0.05	30.96	1,600	13.54
0.06 to 0.06	2A	A+/A1	5	**19,017**	**0.06**	**23.55**	**2,011**	**10.57**	21,147	0.06	18.69	1,850	8.75	16,960	0.06	20.67	1,775	10.47
0.06 to 0.08	2B	A/A2	6	**26,934**	**0.07**	**14.67**	**2,211**	**8.21**	23,303	0.07	14.68	1,936	8.31	18,347	0.08	17.21	1,874	10.21
0.09 to 0.12	2C	A-/A3	7	**16,740**	**0.09**	**17.20**	**2,059**	**12.30**	19,464	0.09	17.52	2,474	12.71	16,214	0.11	18.97	2,469	15.23
0.13 to 0.17	3A	BBB+/Baa1	8	**6,922**	**0.13**	**17.76**	**1,021**	**14.75**	8,161	0.13	17.04	1,119	13.71	10,704	0.15	10.18	1,047	9.78
0.18 to 0.22	3B	BBB/Baa2	9	**2,981**	**0.18**	**8.81**	**274**	**9.19**	4,100	0.18	7.49	259	6.32	1,621	0.21	12.61	208	12.83
0.23 to 0.29	3C	BBB-/Baa3	10	**1,897**	**0.23**	**18.61**	**307**	**16.18**	1,591	0.23	23.22	328	20.62	2,441	0.27	18.29	459	18.80
Non Investment Grade																		
0.30 to 0.38	4A	BB+/Ba1	11	**1,968**	**0.30**	**2.69**	**60**	**3.05**	821	0.30	4.52	43	5.24	2,049	0.34	3.85	92	4.49
0.39 to 0.58	4B	BB/Ba2	12	**402**	**0.39**	**11.80**	**57**	**14.18**	330	0.39	12.70	47	14.24	180	0.43	10.87	25	13.89
0.59 to 0.90	4C	BB-/Ba3	13	**294**	**0.59**	**1.65**	**11**	**3.74**	69	0.59	7.72	11	15.94	157	0.65	4.13	15	9.55
0.91 to 1.38	5A	B+/B1	14	**5**	**0.91**	**11.95**	**1**	**20.00**	2	0.91	24.45	1	50.00	3	0.97	36.49	2	66.67
1.39 to 2.81	5B	B/B2	15	**24**	**1.39**	**57.32**	**36**	**150.00**	42	1.39	57.32	63	150.00	41	1.46	55.92	55	134.15
2.82 to 11.67	5C	B-/B3	16	**43**	**2.82**	**32.13**	**36**	**86.72**	9	2.82	34.99	8	88.89	38	2.89	20.70	31	81.58
Watch and Classified																		
11.68 to 22.21	6	CCC+/Caa1	17	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	610	11.31	0.19	6	0.98
22.22 to 49.99	7	to	18	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–	–
50.00 to 99.99	8	CC/Ca	19	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–	–
Impaired/Default																		
100.00	9	D	20	**–**	**–**	**–**	**–**	**–**	–	–	–	–	–	–	100.00	45.38	–	–
Total			21	**$ 94,252**	**0.09 %**	**20.69 %**	**$ 10,195**	**10.82 %**	$ 95,295	0.08 %	19.82 %	$ 10,066	10.56 %	$ 84,808	0.18 %	20.33 %	$ 9,972	11.76 %

				2013 Q2					2013 Q1					2012 Q4				
PD Range Investment Grade (%)	**Internal ratings grade (BRR)**	**External rating equivalent**		EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting	EAD[2]	Average PD	Average LGD	RWAs	Average risk weighting
0.00 to 0.01	0	AAA/Aaa	22	$ 2,287	0.01 %	55.96 %	$ 69	3.02 %	$ 2,298	0.01 %	55.96 %	$ 77	3.35 %	$ 2,930	0.01 %	65.28 %	$ 92	3.14 %
0.02 to 0.03	1A	AA+/Aa1	23	1,157	0.03	55.98	97	8.38	1,059	0.03	55.98	117	11.05	1,748	0.03	49.83	114	6.52
0.04 to 0.04	1B	AA/Aa2	24	654	0.04	54.05	138	21.10	617	0.04	53.31	131	21.23	572	0.04	55.60	136	23.78
0.05 to 0.05	1C	AA-/Aa3	25	14,001	0.05	29.45	1,935	13.82	9,874	0.05	33.22	1,501	15.20	33,488	0.05	12.11	1,321	3.94
0.06 to 0.07	2A	A+/A1	26	18,936	0.06	17.05	1,678	8.86	27,446	0.06	19.25	2,644	9.63	20,550	0.06	20.01	1,549	7.54
0.08 to 0.10	2B	A/A2	27	25,869	0.08	12.43	2,008	7.76	23,740	0.08	12.64	1,795	7.56	32,068	0.08	11.15	1,554	4.85
0.11 to 0.14	2C	A-/A3	28	16,480	0.11	18.28	2,430	14.75	14,284	0.11	21.84	2,536	17.75	13,621	0.11	21.05	1,590	11.67
0.15 to 0.20	3A	BBB+/Baa1	29	10,456	0.15	12.62	1,225	11.72	10,888	0.15	10.75	1,138	10.45	14,957	0.15	8.92	974	6.51
0.21 to 0.26	3B	BBB/Baa2	30	1,608	0.21	11.31	177	11.01	1,694	0.21	13.63	238	14.05	2,417	0.21	11.13	220	9.10
0.27 to 0.33	3C	BBB-/Baa3	31	2,214	0.27	17.77	447	20.19	2,550	0.27	16.36	476	18.67	2,118	0.27	18.67	370	17.47
Non Investment Grade																		
0.34 to 0.42	4A	BB+/Ba1	32	1,597	0.34	7.22	141	8.83	2,366	0.34	4.28	122	5.16	2,158	0.34	6.13	123	5.70
0.43 to 0.64	4B	BB/Ba2	33	210	0.43	9.37	28	13.33	129	0.43	11.75	23	17.83	129	0.43	30.05	43	33.33
0.65 to 0.96	4C	BB-/Ba3	34	126	0.65	23.94	54	42.86	219	0.65	15.06	57	26.03	273	0.65	13.82	52	19.05
0.97 to 1.45	5A	B+/B1	35	2	0.97	36.31	2	100.00	2	0.97	22.83	1	50.00	1	0.97	9.43	–	–
1.46 to 2.88	5B	B/B2	36	3	1.46	8.42	1	33.33	2	1.46	12.67	–	–	1	1.46	40.89	1	100.00
2.89 to 11.30	5C	B-/B3	37	58	2.89	16.41	37	63.79	100	2.89	19.42	76	76.00	200	2.89	14.94	91	45.50
Watch and Classified																		
11.31 to 23.27	6	CCC+/Caa1	38	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
23.28 to 55.12	7	to	39	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
55.13 to 99.99	8	CC/Ca	40	–	–	–	–	–	–	–	–	–	–	37	55.13	9.19	16	43.24
Impaired/Default																		
100.00	9	D	41	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			42	$ 95,658	0.10 %	18.74 %	$ 10,467	10.94 %	$ 97,268	0.10 %	19.41 %	$ 10,932	11.24 %	$ 127,268	0.11 %	15.68 %	$ 8,246	6.48 %

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

2 EAD includes the effects of credit risk mitigation.

3 These ranges were in effect from Q4 2013.

AIRB Credit Risk Exposures: Retail Risk Parameters[1,2]

($ millions, except as noted) *As at*	LINE #	2013 Q4				2013 Q3				2013 Q2				2013 Q1			
		EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Residential Secured																	
Low risk	1	$ 61,021	0.1 %	22.9 %	3.1 %	$ 40,543	0.1 %	18.4 %	2.7 %	$ 35,395	0.1 %	16.8 %	2.6 %	$ 34,289	0.1 %	16.7 %	2.5 %
Normal risk	2	36,670	0.4	24.5	16.2	37,508	0.4	16.7	11.4	36,932	0.4	16.1	11.1	35,963	0.4	15.8	10.9
Medium risk	3	6,914	2.1	24.7	48.3	17,721	2.1	15.6	30.8	16,857	2.1	15.6	31.3	16,622	2.1	15.5	31.0
High risk	4	2,321	15.2	21.7	95.8	4,610	16.1	17.4	75.4	4,519	16.4	17.4	75.3	4,513	16.0	17.3	75.0
Default	5	267	100.0	20.7	199.6	289	100.0	17.7	128.6	296	100.0	17.1	121.8	314	100.0	17.1	120.6
	6	$ 107,193	0.9	23.5	13.0	$ 100,671	1.6	17.2	14.6	$ 93,999	1.7	16.3	15.0	$ 91,701	1.7	16.2	15.0
Qualifying Revolving Retail																	
Low risk	7	$ 18,119	0.1	83.8	2.9	$ 17,938	0.1	83.8	2.9	$ 17,901	0.1	83.9	2.9	$ 17,663	0.1	83.9	2.9
Normal risk	8	14,494	0.5	84.8	17.5	14,156	0.5	84.7	17.3	14,216	0.5	84.6	17.3	13,966	0.5	84.7	17.5
Medium risk	9	7,934	2.4	85.9	61.6	7,883	2.4	85.9	61.7	7,948	2.4	85.8	61.7	7,815	2.4	85.8	61.7
High risk	10	3,190	10.7	82.9	145.2	3,289	10.8	83.0	146.0	3,309	10.7	83.0	145.4	3,320	10.9	83.0	146.3
Default	11	125	100.0	74.2	6.2	126	100.0	73.8	6.4	140	100.0	73.5	6.4	130	100.0	74.6	6.2
	12	$ 43,862	1.7	84.4	28.7	$ 43,392	1.7	84.4	29.2	$ 43,514	1.8	84.4	29.2	$ 42,894	1.8	84.4	29.5
Other Retail																	
Low risk	13	$ 7,174	0.1	53.6	10.0	$ 7,131	0.1	53.5	9.9	$ 7,083	0.1	53.7	9.9	$ 7,140	0.1	53.6	9.9
Normal risk	14	15,997	0.6	57.9	45.2	15,738	0.6	57.8	45.1	15,457	0.6	57.8	45.0	15,537	0.6	57.8	45.1
Medium risk	15	7,591	2.4	52.9	69.0	7,622	2.4	52.6	68.6	7,517	2.4	52.6	68.7	7,354	2.4	52.5	68.5
High risk	16	3,535	10.1	52.8	89.1	3,556	10.2	53.1	89.7	3,514	10.1	53.3	90.0	3,424	10.1	52.6	88.8
Default	17	168	100.0	50.1	93.2	164	100.0	49.7	94.3	162	100.0	48.3	94.4	159	100.0	49.3	96.3
	18	$ 34,465	2.4 %	55.4 %	47.9 %	$ 34,211	2.4 %	55.3 %	47.9 %	$ 33,733	2.4 %	55.3 %	47.8 %	$ 33,614	2.3 %	55.2 %	47.4 %

		2012 Q4				2012 Q3				2012 Q2			
		EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD[3]	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Residential Secured													
Low risk	19	$ 33,263	0.1 %	17.1 %	2.6 %	$ 31,958	0.1 %	17.7 %	2.7 %	$ 31,189	0.1 %	17.4 %	2.7 %
Normal risk	20	34,098	0.4	16.2	11.1	32,838	0.4	16.2	11.2	32,795	0.5	16.2	11.4
Medium risk	21	16,700	2.1	15.5	30.4	16,514	2.1	15.6	30.6	15,859	2.1	15.5	30.3
High risk	22	4,299	15.8	17.4	75.5	4,226	16.0	17.6	76.3	3,853	16.7	17.4	76.0
Default	23	292	100.0	16.4	119.8	284	100.0	16.3	121.6	302	100.0	15.7	117.9
	24	$ 88,652	1.7	16.5	15.0	$ 85,820	1.7	16.7	15.3	$ 83,998	1.7	16.6	15.1
Qualifying Revolving Retail													
Low risk	25	$ 17,566	0.1	84.0	2.9	$ 17,483	0.1	84.0	2.9	$ 17,067	0.1	84.2	3.0
Normal risk	26	14,185	0.5	84.7	17.5	13,699	0.5	84.8	17.4	14,320	0.5	85.1	17.5
Medium risk	27	7,913	2.4	85.9	61.9	7,632	2.4	86.1	62.1	8,134	2.4	86.5	62.6
High risk	28	3,368	10.8	83.1	146.1	3,452	11.4	83.4	147.1	3,590	10.8	83.7	146.9
Default	29	141	100.0	74.2	6.3	141	100.0	77.8	9.1	148	100.0	78.2	9.4
	30	$ 43,173	1.8	84.5	29.7	$ 42,407	1.9	84.6	30.0	$ 43,259	1.9	84.9	31.0
Other Retail													
Low risk	31	$ 7,247	0.1	53.8	10.0	$ 7,268	0.1	52.7	9.9	$ 4,307	0.1	45.9	9.3
Normal risk	32	12,423	0.5	53.8	37.4	12,410	0.5	53.5	37.4	10,599	0.5	52.6	38.0
Medium risk	33	7,444	2.4	52.5	68.4	7,471	2.4	52.7	68.7	11,960	2.1	55.7	70.4
High risk	34	3,447	10.1	52.7	88.8	3,766	10.7	52.8	89.9	3,828	11.0	52.5	89.9
Default	35	146	100.0	48.9	99.0	152	100.0	50.7	102.2	148	100.0	51.5	101.4
	36	$ 30,707	2.4 %	53.3 %	44.5 %	$ 31,067	2.6 %	53.0 %	45.2 %	$ 30,842	2.9 %	52.8 %	53.3 %

1 The above disclosure is being replaced by new disclosures on pages 46-48 which provides the same information in more granularity.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of New IFRS Standards and Amendments.
3 EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Non-Retail Risk Parameters[1,2,3]

($ millions, except as noted) *As at*	LINE #	2013 Q4 EAD[4]	2013 Q4 Exposure weighted-average PD	2013 Q4 Exposure weighted-average LGD	2013 Q4 Exposure weighted-average risk-weight	2013 Q3 EAD[4]	2013 Q3 Exposure weighted-average PD	2013 Q3 Exposure weighted-average LGD	2013 Q3 Exposure weighted-average risk-weight	2013 Q2 EAD[4]	2013 Q2 Exposure weighted-average PD	2013 Q2 Exposure weighted-average LGD	2013 Q2 Exposure weighted-average risk-weight	2013 Q1 EAD[4]	2013 Q1 Exposure weighted-average PD	2013 Q1 Exposure weighted-average LGD	2013 Q1 Exposure weighted-average risk-weight
Corporate																	
Investment grade	1	$ 90,265	0.1 %	26.8 %	16.3 %	$ 91,537	0.1 %	25.1 %	16.3 %	$ 101,033	0.1 %	21.9 %	14.3 %	$ 92,247	0.1 %	23.6 %	15.6 %
Non-investment grade	2	54,411	1.3	18.4	33.0	50,976	1.3	19.0	35.7	50,150	1.4	19.0	35.3	50,363	1.4	18.7	35.2
Watch and classified	3	917	18.3	29.9	144.1	905	19.8	28.2	133.5	942	19.6	29.5	139.0	912	19.2	27.5	130.8
Impaired/default	4	125	100.0	57.9	254.8	152	100.0	47.0	140.0	140	100.0	45.5	163.9	108	100.0	50.2	210.2
	5	$ 145,718	0.7	23.7	23.5	$ 143,570	0.7	23.0	24.0	$ 152,265	0.7	21.0	22.1	$ 143,630	0.7	21.9	23.3
Sovereign																	
Investment grade	6	$ 225,993	0.0	15.6	0.2	$ 210,940	0.0	15.9	0.2	$ 203,979	0.0	15.6	0.2	$ 217,586	0.0	16.0	0.3
Non-investment grade	7	112	2.5	2.7	3.0	98	2.8	1.5	1.4	107	2.5	5.8	8.2	133	2.2	2.9	2.8
	8	$ 226,105	0.0	15.6	0.2	$ 211,038	0.0	15.9	0.2	$ 204,086	0.0	15.6	0.2	$ 217,719	0.0	16.0	0.3
Bank																	
Investment grade	9	$ 94,022	0.1	20.0	10.5	$ 81,730	0.1	20.9	11.9	$ 93,662	0.1	19.0	10.9	$ 94,450	0.1	19.8	11.3
Non-investment grade	10	1,273	0.4	8.8	13.7	2,468	0.4	5.5	8.9	1,996	0.4	8.8	13.1	2,818	0.5	6.0	9.9
Watch and classified	11	–	–	–	–	610	11.3	0.2	1.0	–	–	–	–	–	–	–	–
Impaired/default	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	13	$ 95,295	0.1 %	19.8 %	10.6 %	$ 84,808	0.2 %	20.3 %	11.8 %	$ 95,658	0.1 %	18.7 %	10.9 %	$ 97,268	0.1 %	19.4 %	11.2 %

	LINE #	2012 Q4 EAD[4]	2012 Q4 Exposure weighted-average PD	2012 Q4 Exposure weighted-average LGD	2012 Q4 Exposure weighted-average risk-weight	2012 Q3 EAD[4]	2012 Q3 Exposure weighted-average PD	2012 Q3 Exposure weighted-average LGD	2012 Q3 Exposure weighted-average risk-weight	2012 Q2 EAD[4]	2012 Q2 Exposure weighted-average PD	2012 Q2 Exposure weighted-average LGD	2012 Q2 Exposure weighted-average risk-weight
Corporate													
Investment grade	14	$ 94,542	0.1 %	23.0 %	14.2 %	$ 96,529	0.1 %	22.9 %	13.8 %	$ 95,806	0.1 %	22.3 %	13.3 %
Non-investment grade	15	40,205	1.4	21.5	39.7	39,701	1.4	21.8	40.7	42,571	1.4	19.7	36.5
Watch and classified	16	932	19.2	26.0	123.1	892	20.3	28.5	134.9	873	19.0	34.5	163.8
Impaired/default	17	177	100.0	57.5	302.6	180	100.0	54.3	252.4	145	100.0	43.1	189.6
	18	$ 135,856	0.7	22.7	22.9	$ 137,302	0.7	22.7	22.7	$ 139,395	0.7	21.6	21.5
Sovereign													
Investment grade	19	$ 223,930	0.0	10.8	0.2	$ 215,418	0.0	6.2	0.3	$ 213,019	0.0	4.9	0.2
Non-investment grade	20	117	2.4	1.4	1.5	95	2.8	1.1	1.2	314	1.1	39.7	57.2
	21	$ 224,047	0.0	10.8	0.2	$ 215,513	0.0	6.2	0.3	$ 213,333	0.0	4.9	0.3
Bank													
Investment grade	22	$ 124,469	0.1	15.8	6.4	$ 119,569	0.1	16.9	6.7	$ 120,728	0.1	16.8	6.1
Non-investment grade	23	2,762	0.6	8.7	11.2	3,677	0.6	5.8	8.6	1,821	0.7	8.0	12.4
Watch and classified	24	37	55.1	9.3	43.3	41	54.8	9.3	43.3	43	52.9	13.5	62.7
Impaired/default	25	–	–	–	–	–	–	–	–	–	–	–	–
	26	$ 127,268	0.1 %	15.7 %	6.5 %	$ 123,287	0.1 %	16.6 %	6.8 %	$ 122,592	0.1 %	16.7 %	6.3 %

[1] The above disclosure is being replaced by new disclosures on pages 49-51 which provides the same information in more granularity.
[2] Effective Q1 2013, balances do not include OSFI "deemed" QCCP exposures, in accordance with the Basel III regulatory framework. Prior to Q1 2013, balances included OSFI "deemed" QCCP exposures, in accordance with the Basel II regulatory framework.
[3] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[4] EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments[1,2,3]

($ millions) *As at*	LINE #	2014 Q1 Notional undrawn commitments	2014 Q1 EAD on undrawn commitments	2013 Q4 Notional undrawn commitments	2013 Q4 EAD on undrawn commitments	2013 Q3 Notional undrawn commitments	2013 Q3 EAD on undrawn commitments	2013 Q2 Notional undrawn commitments	2013 Q2 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	$ 64,330	$ 32,236	$ 63,774	$ 31,586	$ 63,617	$ 20,822	$ 63,556	$ 20,877
Qualifying revolving retail	2	49,825	29,752	48,488	28,989	48,097	28,642	47,660	28,864
Other retail	3	7,370	5,005	7,411	5,052	7,350	4,999	7,308	4,983
	4	121,525	66,993	119,673	65,627	119,064	54,463	118,524	54,724
Non-retail									
Corporate	5	36,975	26,048	34,131	24,079	32,776	22,869	31,785	22,128
Sovereign	6	1,384	1,003	1,494	1,083	1,519	1,089	1,825	1,308
Bank	7	707	509	743	537	698	499	691	494
	8	39,066	27,560	36,368	25,699	34,993	24,457	34,301	23,930
Total	9	$ 160,591	$ 94,553	$ 156,041	$ 91,326	$ 154,057	$ 78,920	$ 152,825	$ 78,654

		2013 Q1 Notional undrawn commitments	2013 Q1 EAD on undrawn commitments	2012 Q4 Notional undrawn commitments	2012 Q4 EAD on undrawn commitments	2012 Q3 Notional undrawn commitments	2012 Q3 EAD on undrawn commitments	2012 Q2 Notional undrawn commitments	2012 Q2 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	$ 63,391	$ 20,820	$ 63,102	$ 20,841	$ 62,976	$ 20,681	$ 62,677	$ 20,709
Qualifying revolving retail	11	47,280	28,239	47,288	28,401	46,817	27,632	46,227	28,384
Other retail	12	7,327	5,012	7,410	5,070	7,318	5,327	7,297	5,444
	13	117,998	54,071	117,800	54,312	117,111	53,640	116,201	54,537
Non-retail									
Corporate	14	31,171	21,731	30,186	21,032	29,589	20,658	28,488	19,893
Sovereign	15	1,744	1,250	1,952	1,400	1,269	910	1,304	935
Bank	16	671	480	656	470	938	673	842	603
	17	33,586	23,461	32,794	22,902	31,796	22,241	30,634	21,431
Total	18	$ 151,584	$ 77,532	$ 150,594	$ 77,214	$ 148,907	$ 75,881	$ 146,835	$ 75,968

		2012 Q1 Notional undrawn commitments	2012 Q1 EAD on undrawn commitments
By Counterparty Type			
Retail			
Residential secured	19	$ 62,409	$ 20,678
Qualifying revolving retail	20	45,334	27,565
Other retail	21	7,334	5,511
	22	115,077	53,754
Non-retail			
Corporate	23	27,570	19,217
Sovereign	24	1,021	732
Bank	25	862	617
	26	29,453	20,566
Total	27	$ 144,530	$ 74,320

[1] Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.
[2] EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.
[3] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

AIRB Credit Risk Exposures: Loss Experience[1]

(Percentage)	LINE #	2014 Q1		2013 Q4			2013 Q3		2013 Q2	
By Counterparty Type		**Actual loss rate[2,3]**	**Expected loss rate[2,3]**	Historical Actual loss rate[4]	Actual loss rate[2,3]	Expected loss rate[2,3]	Actual loss rate[2,3]	Expected loss rate[2,3]	Actual loss rate[2,3]	Expected loss rate[2,3]
Retail										
Residential secured	1	**0.01 %**	**0.09 %**	0.01 %	0.01 %	0.09 %	0.02 %	0.09 %	0.01 %	0.10 %
Qualifying revolving retail	2	**2.64**	**3.40**	3.48	2.77	3.51	2.87	3.57	3.02	3.57
Other retail	3	**0.88**	**1.16**	1.06	0.88	1.25	0.91	1.44	0.94	1.41
Non-retail										
Corporate	4	**0.05**	**0.41**	0.31	0.01	0.45	0.05	0.50	0.07	0.46
Sovereign	5	**–**	**–**	–	–	–	–	–	–	–
Bank	6	**–**	**0.05**	–	–	0.05	–	0.05	–	0.04

		2013 Q1		2012 Q4			2012 Q3		2012 Q2	
By Counterparty Type		Actual loss rate[2,3]	Expected loss rate[2,3]	Historical Actual loss rate[4]	Actual loss rate[2,3]	Expected loss rate[2,3]	Actual loss rate[2,3]	Expected loss rate[2,3]	Actual loss rate[2,3]	Expected loss rate[2,3]
Retail										
Residential secured	7	0.02 %	0.13 %	0.01 %	0.02 %	0.12 %	0.02 %	0.12 %	0.02 %	0.12 %
Qualifying revolving retail	8	3.09	3.58	3.56	3.20	3.65	3.31	3.79	3.38	3.94
Other retail	9	0.96	1.46	1.09	1.02	1.55	1.07	1.53	1.12	1.56
Non-retail										
Corporate	10	0.03	0.44	0.35	0.10	0.44	0.08	0.46	0.03	0.51
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.04	–	–	0.04	–	0.03	–	0.03

		2012 Q1	
By Counterparty Type		Actual loss rate[2,3]	Expected loss rate[2,3]
Retail			
Residential secured	13	0.02 %	0.13 %
Qualifying revolving retail	14	3.47	4.01
Other retail	15	1.15	1.59
Non-retail			
Corporate	16	(0.03)	0.55
Sovereign	17	–	–
Bank	18	–	0.03

[1] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

[2] Retail actual and expected loss rates are measured as follows:
Actual loss rate represents the actual write-offs net of recoveries for the current and prior three quarters divided by the outstanding balances taken at the beginning of the four-quarter period starting 15 months ago. This reflects the three-month lag between the definition of default (at 90 days past due) and write-off (at 180 days). Expected loss rate represents the loss rate that was predicted at the beginning of the four-quarter period defined above. The expected loss is measured using credit risk parameters (PD x LGD x EAD) divided by outstanding balances at the beginning of the four-quarter period.

[3] Non-retail actual and expected loss rates are measured as follows:
Actual loss rate represents the change in counterparty-specific allowance plus write-offs less recoveries, divided by the outstanding balances for the same period, for each of the current and prior three quarters. Expected loss rate represents the loss rate that was predicted at the beginning of the applicable four-quarter period defined above. The expected loss is measured using credit risk parameters (PD x LGD x EAD) divided by outstanding balances at the beginning of the four-quarter period.

[4] The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10-15 years in duration.

Commentary:
Differences between actual loss rates and expected loss rates are due to the following reasons:
- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (i.e., adjusted upwards) to account for the limited number of years of historical data available.
- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions.

To ensure our models and risk parameters continue to be reasonable predictors of potential loss, we assess and review our risk parameters against actual loss experience and public sources of information at least annually and we update our models as required.

Retail:
Actual loss rates for retail exposures in the four quarters ending Q1 2014 remain below their long term historical levels. This is a reflection of the consistently good quality of recent originations.

Non-retail:
Actual loss rates for non-retail exposures were lower in the four quarters ending Q1 2014 than they were during the historically measured period. This is because of lower average default rates during these quarters than they were during the historically measured period.

AIRB Credit Risk Exposures: Actual and Estimated Parameters[1]

(Percentage) *As at*	LINE #	2014 Q1 Average Estimated PD[2]	2014 Q1 Actual Default Rate	2014 Q1 Average Estimated LGD[3]	2014 Q1 Actual LGD	2014 Q1 Average Estimated EAD[4]	2014 Q1 Actual EAD[4]	2013 Q4 Average Estimated PD[2]	2013 Q4 Actual Default Rate	2013 Q4 Average Estimated LGD[3]	2013 Q4 Actual LGD
Retail											
Residential secured uninsured[5]	1	**0.39 %**	**0.30 %**	**32.24 %**	**6.90 %**	**99.05 %**	**98.59 %**	1.19 %	0.41 %	15.81 %	5.61 %
Residential secured insured[5,6]	2	**0.57**	**0.32**	**n/a**	**n/a**	**99.67**	**100.10**	0.94	0.38	n/a	n/a
Qualifying revolving retail	3	**1.68**	**1.51**	**85.17**	**81.54**	**92.30**	**89.56**	1.70	1.54	84.98	81.70
Other retail	4	**1.96**	**1.86**	**54.61**	**48.81**	**98.50**	**93.57**	1.99	1.87	55.36	49.70
Non-Retail[7]											
Corporate	5	**1.25 %**	**0.35 %**	**23.65 %**	**42.80 %**	**88.46 %**	**73.26 %**	1.48 %	0.37 %	23.28 %	38.31 %
Sovereign	6	**0.54**	**–**	**16.01**	**n/a**	**99.73**	**n/a**	0.68	–	16.41	n/a
Bank	7	**0.51**	**–**	**18.02**	**n/a**	**97.29**	**n/a**	0.59	–	17.17	n/a

1 Actual and estimated parameters are reported by the Bank on a three-month lag.
2 Estimated PD reflects a 1-year through-the-cycle time horizon and is based on long run economic conditions.
3 Estimated LGD reflects loss estimates under a severe downturn economic scenario.
4 Estimated and Actual EAD were added in Q1 2014 and will continue to be disclosed in future periods.
5 Residential secured PD and LGD models were revised in Q1 2014.
6 LGD for the residential secured insured portfolio is n/a due to the effect of credit risk mitigation from government backed entities.
7 Certain comparative amounts in Non-Retail have been reclassified to conform with the current period presentation.

Securitization and Resecuritization Exposures in the Banking Book[1,2]

($ millions) *As at*	LINE #	2014 Q1			2013 Q4			2013 Q3			2013 Q2		
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]
Standardized Approach[5]													
AA- and above	1	$ 30,809	$ –	$ 6,162	$ 28,759	$ –	$ 5,752	$ 26,429	$ –	$ 5,286	$ 23,288	$ –	$ 4,656
A+ to A-	2	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	3	–	–	–	–	–	–	–	–	–	52	–	52
BB+ to BB-	4	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[6]	5	5	–	67	12	–	144	233	–	2,912	15	–	193
Ratings Based Approach[7]													
AA- and above	6	2,638	217	258	2,756	214	265	2,646	229	261	2,668	243	267
A+ to A-	7	154	941	968	152	918	944	121	943	963	144	972	995
BBB+ to BBB-	8	161	87	281	162	87	281	169	92	292	161	98	310
BB+ to BB-	9	27	4	103	27	4	105	68	4	211	141	4	595
Below BB-/Unrated[6]	10	85	324	2,785	82	308	2,710	52	310	2,391	530	311	8,169
Internal Assessment Approach[8]													
AA- and above	11	15,484	–	691	15,361	–	693	14,697	–	686	14,128	–	650
A+ to A-	12	–	–	–	–	–	–	16	–	3	15	–	3
BBB+ to BBB-	13	–	–	–	–	–	–	–	–	–	17	–	13
BB+ to BB-	14	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[6]	15	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Gains on sale recorded upon securitization[6]	16	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Total	17	$ 49,363	$ 1,573	$ 11,315	$ 47,311	$ 1,531	$ 10,894	$ 44,431	$ 1,578	$ 13,005	$ 41,159	$ 1,628	$ 15,903

		2013 Q1			2012 Q4			2012 Q3			2012 Q2		
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]	Gross securitization exposures	Gross resecuritization exposures[3]	Risk-weighted assets[4]
Standardized Approach[5]													
AA- and above	18	$ 21,893	$ –	$ 4,379	$ 22,317	$ –	$ 4,463	$ 21,469	$ –	$ 4,294	$ 17,876	$ –	$ 3,575
A+ to A-	19	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	20	52	–	52	52	–	52	52	–	52	97	–	97
BB+ to BB-	21	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[6]	22	16	–	196	20	–	n/a	20	–	n/a	–	–	n/a
Ratings Based Approach[7]													
AA- and above	23	2,698	253	272	3,705	1,385	596	4,536	1,468	673	5,207	1,512	672
A+ to A-	24	164	983	1,009	242	18	49	233	19	50	184	15	40
BBB+ to BBB-	25	160	105	329	117	172	452	75	157	416	135	154	451
BB+ to BB-	26	158	5	644	153	60	1,067	158	63	1,163	182	84	1,338
Below BB-/Unrated[6]	27	556	323	8,658	572	106	n/a	591	110	n/a	588	99	n/a
Internal Assessment Approach[8]													
AA- and above	28	13,934	–	630	13,339	–	610	13,073	–	631	12,188	–	608
A+ to A-	29	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	30	17	–	13	17	–	13	17	–	13	17	–	13
BB+ to BB-	31	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[6]	32	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Gains on sale recorded upon securitization[6]	33	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Total	34	$ 39,648	$ 1,669	$ 16,182	$ 40,534	$ 1,741	$ 7,302	$ 40,224	$ 1,817	$ 7,292	$ 36,474	$ 1,864	$ 6,794

1 Securitization exposures include the Bank's exposures as originator and investor under both the IRB approach and the Standardized approach.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 None of the Bank's resecuritization exposures were subject to credit risk mitigation.
4 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
5 Securitization exposures subject to the standardized approach are primarily comprised of investments held in the Banking book.
6 Effective Q1 2013, these securitization exposures are no longer deducted from capital and are included in the calculation of RWA, in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, these securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.
7 Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.
8 Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's ABCP conduits.

Risk-Weighted Assets[1,2]

($ millions) As at	LINE #	2014 Q1				2013 Q4				2013 Q3				2013 Q2			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets		
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	1	$ 280,380	$ 10,660	$ 13,965	$ 24,625	$ 277,480	$ 9,955	$ 13,940	$ 23,895	$ 264,362	$ 9,796	$ 14,704	$ 24,500	$ 259,974	$ 9,597	$ 14,062	$ 23,659
Qualifying revolving retail	2	44,428	–	12,763	12,763	43,862	–	12,588	12,588	43,392	–	12,670	12,670	43,514	–	12,722	12,722
Other retail	3	81,870	35,674	16,681	52,355	75,690	31,011	16,493	47,504	74,118	30,034	16,378	46,412	71,565	28,463	16,128	44,591
Non-retail[3]																	
Corporate	4	239,810	71,343	37,356	108,699	215,129	65,319	34,289	99,608	209,506	62,357	34,516	96,873	216,097	60,947	33,712	94,659
Sovereign	5	122,877	3,052	490	3,542	106,272	2,849	491	3,340	95,015	2,613	433	3,046	87,922	2,131	487	2,618
Bank	6	110,633	2,289	10,195	12,484	112,122	2,132	10,066	12,198	102,125	2,016	9,972	11,988	112,907	1,907	10,467	12,374
Securitization exposures	7	50,936	6,229	5,086	11,315	48,842	5,896	4,998	10,894	46,009	8,198	4,807	13,005	42,787	4,902	11,001	15,903
Equity exposures	8	2,256		875	875	2,168		885	885	2,427		1,169	1,169	2,485		1,190	1,190
Exposures subject to standardized or IRB approaches	9	933,190	129,247	97,411	226,658	881,565	117,162	93,750	210,912	836,954	115,014	94,649	209,663	837,251	107,947	99,769	207,716
Adjustment to IRB RWA for scaling factor	10				5,678				5,463				5,536				5,496
Other assets not included in standardized or IRB approaches[3]	11	89,847			31,635	88,135			23,177	80,549			22,729	68,615			21,490
Total credit risk	12	$ 1,023,037			$ 263,971	$ 969,700			$ 239,552	$ 917,503			$ 237,928	$ 905,866			$ 234,702
Market Risk																	
Trading book	13	n/a			13,177	n/a			11,734	n/a			11,134	n/a			13,589
Operational Risk																	
Standardized approach	14	n/a			35,824	n/a			35,069	n/a			34,459	n/a			33,499
Total	15				$ 312,972				$ 286,355				$ 283,521				$ 281,790

	LINE #	2013 Q1				2012 Q4				2012 Q3				2012 Q2			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets		
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	16	$ 257,613	$ 9,107	$ 13,714	$ 22,821	$ 256,703	$ 8,892	$ 13,328	$ 22,220	$ 252,070	$ 8,493	$ 13,136	$ 21,629	$ 246,371	$ 7,887	$ 12,654	$ 20,541
Qualifying revolving retail	17	42,894	–	12,633	12,633	43,173	–	12,816	12,816	42,407	–	12,731	12,731	43,259	–	13,389	13,389
Other retail	18	64,982	23,507	15,948	39,455	63,628	24,506	13,669	38,175	63,504	24,137	14,032	38,169	61,379	22,701	16,429	39,130
Non-retail[3]																	
Corporate	19	205,438	58,892	33,498	92,390	196,908	58,157	31,065	89,222	197,321	57,249	31,120	88,369	195,249	53,423	29,980	83,403
Sovereign	20	99,124	2,062	603	2,665	98,929	2,341	486	2,827	92,191	1,285	561	1,846	91,672	811	691	1,502
Bank	21	114,677	1,913	10,932	12,845	143,729	1,723	8,246	9,969	139,671	1,847	8,401	10,248	137,754	1,695	7,668	9,363
Securitization exposures	22	41,317	4,627	11,555	16,182	42,275	4,515	2,787	7,302	42,041	4,345	2,947	7,292	38,338	3,672	3,122	6,794
Equity exposures	23	2,436		1,141	1,141	2,429		1,148	1,148	2,356		1,071	1,071	2,302		1,016	1,016
Exposures subject to standardized or IRB approaches	24	828,481	100,108	100,024	200,132	847,774	100,134	83,545	183,679	831,561	97,356	83,999	181,355	816,324	90,189	84,949	175,138
Adjustment to IRB RWA for scaling factor	25				6,001				5,012				5,040				5,097
Other assets not included in standardized or IRB approaches[3]	26	69,543			21,502	34,000			12,589	34,154			12,647	34,724			13,539
Total credit risk	27	$ 898,024			$ 227,635	$ 881,774			$ 201,280	$ 865,715			$ 199,042	$ 851,048			$ 193,774
Market Risk																	
Trading book	28	n/a			13,892	n/a			12,033	n/a			15,305	n/a			16,638
Operational Risk																	
Standardized approach	29	n/a			32,918	n/a			32,562	n/a			32,054	n/a			31,556
Total	30				$ 274,445				$ 245,875				$ 246,401				$ 241,968

1 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures; as such exposures are now included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework. Prior to Q1 2013, OSFI "deemed" QCCP exposures were included in non-retail exposures in accordance with the Basel II regulatory framework.

Capital Position – Basel III Q1 2014, Q4 2013 and Q3 2013[1,2]

($ millions) *As at*	Line #	2014 Q1	2013 Q4	2013 Q3	Cross Reference[3]	OSFI Template
Common Equity Tier 1 Capital (CET1)						
Common shares plus related contributed surplus	1	**$ 19,462**	$ 19,341	$ 19,255	A1+A2+B	1
Retained earnings	2	**25,108**	24,565	24,122	C	2
Accumulated other comprehensive income (loss)	3	**4,874**	3,166	2,650	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	**49,444**	47,072	46,027		6
Common Equity Tier 1 capital regulatory adjustments						
Goodwill (net of related tax liability)	5	**(14,058)**	(13,280)	(13,107)	E1-E2	8
Intangibles (net of related tax liability)	6	**(2,307)**	(2,097)	(2,077)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	**(488)**	(519)	(364)	G	10
Cash flow hedge reserve	8	**(954)**	(1,005)	(823)	H	11
Shortfall of provisions to expected losses	9	**(93)**	(116)	(202)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	**(96)**	(89)	(75)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	**(60)**	(389)	(368)	K1-K2	15
Investment in own shares	12	**–**	(183)	(166)		16
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	**(3,544)**	(3,572)	(3,492)	L1+L2+L3	19
Amounts exceeding the 15% threshold						22
of which: significant investments in the common stocks of financials	14	**(31)**	–	–	L1+L2+L3	23
of which: deferred tax assets arising from temporary differences	15	**(10)**	–	–		25
Total regulatory adjustments to Common Equity Tier 1	16	**(21,641)**	(21,250)	(20,674)		28
Common Equity Tier 1 Capital	17	**27,803**	25,822	25,353		29
Additional Tier 1 capital instruments						
Directly issued capital instruments subject to phase out from Additional Tier 1	18	**4,911**	5,524	5,524	M1+M2+M3	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	19	**490**	552	552	N1+N2	34/35
Additional Tier 1 capital instruments before regulatory adjustments	20	**5,401**	6,076	6,076		36
Additional Tier 1 capital instruments regulatory adjustments						
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	21	**(352)**	(352)	(352)	O + P	40
Total regulatory adjustments to Additional Tier 1 Capital	22	**(352)**	(352)	(352)		43
Additional Tier 1 capital	23	**5,049**	5,724	5,724		44
Tier 1 capital	24	**32,852**	31,546	31,077		45
Tier 2 capital instruments and provisions						
Directly issued capital instruments subject to phase out from Tier 2	25	**6,774**	7,564	7,620	Q	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	26	**237**	297	267	R1 + R2	48/49
Collective allowances	27	**1,633**	1,472	1,439	S	50
Tier 2 capital before regulatory adjustments	28	**8,644**	9,333	9,326		51
Tier 2 regulatory adjustments						
Investment in own Tier 2 instruments	29	**–**	(19)	(9)		52
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	30	**(170)**	(170)	(170)	T	55
Total regulatory adjustments to Tier 2 capital	31	**(170)**	(189)	(179)		57
Tier 2 capital	32	**8,474**	9,144	9,147		58
Total capital	33	**41,326**	40,690	40,224		59
Total risk-weighted assets	34	**$ 312,972**	$ 286,355	$ 283,521		60

[1] Capital position calculated using the 'All-in' basis.
[2] Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[3] Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 61.

Capital Position – Basel III Q1 2014, Q4 2013 and Q3 2013 (Continued)[1]

($ millions, except as noted) *As at*	Line #	2014 Q1	2013 Q4	2013 Q3	Cross Reference[2]	OSFI Template
Capital Ratios[3]						
Common Equity Tier 1 capital (as percentage of risk-weighted assets)	35	**8.9 %**	9.0 %	8.9 %		61
Tier 1 (as percentage of risk-weighted assets)	36	**10.5**	11.0	11.0		62
Total capital (as percentage of risk-weighted assets)	37	**13.2**	14.2	14.2		63
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement expressed as percentage of risk-weighted assets)	38	**7.0**	7.0	7.0		64
of which: capital conservation buffer requirement	39	**2.5**	2.5	2.5		65
Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	40	**8.9**	9.0	8.9		68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))						
Common Equity Tier 1 all-in target ratio	41	**7.0**	7.0	7.0		69
Tier 1 all-in target ratio	42	**8.5**	8.5	8.5		70
Total Capital all-in target ratio	43	**10.5**	10.5	10.5		71
Amounts below the thresholds for deduction (before risk weighting)						
Non-significant investments in the capital of other financials	44	**$ 819**	$ 934	$ 1,715		72
Significant investments in the common stock of financials	45	**3,108**	3,034	2,976		73
Deferred tax assets arising from temporary differences (net of related tax liability)	46	**1,062**	922	891		75
Applicable caps on the inclusion of allowances in Tier 2						
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	47	**1,633**	1,472	1,439		76
Cap on inclusion of allowances in Tier 2 under standardized approach	48	**1,868**	1,621	1,590		77
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)						
Current cap on Additional Tier 1 instruments subject to phase out arrangements	49	**5,401**	6,076	6,076		82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	50	**813**	567	564		83
Current cap on Tier 2 instruments subject to phase out arrangements	51	**7,010**	7,887	7,887		84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	52	**858**	–	5		85
Capital Ratios - transitional basis[4]						
Risk-weighted assets	53	**$ 326,853**	$ 307,840	$ 301,305		
Common Equity Tier 1 capital	54	**36,977**	37,011	36,321		
Tier 1 Capital	55	**36,977**	37,011	36,321		
Total Capital	56	**44,131**	44,500	43,800		
Common Equity Tier 1 (as percentage of risk-weighted assets)	57	**11.3 %**	12.0 %	12.1 %		
Tier 1 (as percentage of risk-weighted assets)	58	**11.3**	12.0	12.1		
Total capital (as percentage of risk-weighted assets)	59	**13.5**	14.5	14.5		
Capital Ratios for significant bank subsidiaries						
TD Bank N.A.[5]						
Tier 1 capital ratio	60	**11.1**	11.3	11.6		
Total capital ratio	61	**12.3**	12.4	12.8		
TD Mortgage Corporation						
Common Equity Tier 1 capital ratio	62	**25.8**	25.5	23.7		
Tier 1 capital ratio	63	**25.8**	25.5	23.7		
Total capital ratio	64	**27.3**	27.2	25.4		

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation table on page 61.
3 The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.
4 The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments.
5 On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation[1]

($ millions)
As at

	Line #	2014 Q1 Balance Sheet[2]	2014 Q1 Under Regulatory scope of consolidation[3]		Cross Reference[4]
Cash and due from banks	1	$ 2,874	$	$ 2,874	
Interest-bearing deposits with banks	2	44,162		44,134	
Trading loans, securities and other	3	101,144		101,144	
Derivatives	4	57,123		57,115	
Financial assets designated at fair value through profit or loss	5	6,372		4,848	
Held-to-maturity securities	6	55,358		55,358	
Available-for-sale securities	7	56,139		54,158	
Securities purchased under reverse repurchase agreements	8	72,114		72,114	
Loans	9	459,527		459,313	
Allowance for loan losses	10	(3,079)		(3,079)	
Eligible general allowance reflected in Tier 2 regulatory capital	11		(1,633)		S
Shortfall of allowance to expected loss	12		(93)		I
Allowances not reflected in regulatory capital	13		(1,353)		
Other	14	57,162		55,405	
Investment in TD Ameritrade					
Significant investments exceeding regulatory thresholds	15		2,865		L1
Significant investments not exceeding regulatory thresholds	16		2,586		
Goodwill	17		14,079		E1
Other intangibles	18		2,691		F1
Deferred tax assets					
Deferred tax assets (DTA) excluding those arising from temporary differences	19		488		G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	20		749		
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	21		1,073		
Other DTA/DTL adjustments[5]	22		(729)		
Significant investments in financials (excluding TD Ameritrade)					
Significant investments exceeding regulatory thresholds	23		31		L2
Significant investments in Additional Tier 1 capital	24		2		P
Significant investments not exceeding regulatory thresholds	25		27		
Defined pension benefits	26		60		K1
Other Assets	27		31,483		
TOTAL ASSETS	28	908,896		903,384	
LIABILITIES AND EQUITY[6]					
Trading deposits	29	62,023		62,023	
Derivatives	30	53,668		53,668	
Securitization liabilities at fair value	31	18,322		18,322	
Other financial liabilities designated at fair value through profit or loss	32	4,389		4,389	
Deposits	33	562,163		562,163	
Other	34	146,406		140,894	
Deferred tax liabilities					
Goodwill	35		21		E2
Intangible assets (excluding mortgage servicing rights)	36		384		F2
Defined benefit pension fund assets	37		–		K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	38		1,067		
Other DTA/DTL adjustments[5]	39		(1,170)		
Gains and losses due to changes in own credit risk on fair value liabilities	40		96		J
Other liabilities	41		140,496		
Subordinated notes and debentures	42	7,987		7,987	
Regulatory capital amortization of maturing debentures	43		148		
Directly issued capital instruments subject to phase out from Tier 2	44		6,774		Q
Capital instruments issued by subsidiaries and held by third parties-Tier 2	45		216		R1
Capital instruments not allowed for regulatory capital	46		849		
Liability for Preferred Shares	47	29		29	
Capital instruments issued by subsidiaries and held by third parties	48		21		R2
Instruments not allowed for regulatory capital subject to phase out	49		8		
Liabilities	50	854,987		849,475	
Common Shares	51	19,452		19,452	A1
Preferred Shares	52	2,925		2,925	
Directly issued capital instruments subject to phase out from Additional Tier 1	53		2,716		M2
Preferred shares not allowed for regulatory capital	54		209		
Treasury Shares - Common	55	(153)		(153)	A2
Treasury Shares - Preferred	56	(3)		(3)	
Contributed Surplus	57	163		163	B
Retained Earnings	58	25,108		25,108	C
Accumulated other comprehensive income	59	4,874		4,874	D
Cash flow hedges requiring derecognition	60		954		H
Net AOCI included as capital	61		3,920		
Non-controlling interests in subsidiaries	62	1,543		1,543	
Portion allowed for regulatory capital (directly issued)	63		795		M3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out	64		393		N2
Portion not allowed for regulatory capital subject to phase out	65		355		
TOTAL LIABILITIES AND EQUITY	66	$ 908,896	$	$ 903,384	

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

2 As per Balance Sheet on page 13.

3 Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (Consolidated), CT Financial Assurance Company, TD Life Insurance Company, TD Reinsurance (Barbados) Inc. and TD Reinsurance (Ireland) Limited which have total assets included in the consolidated Bank of $5,512 million and total equity of $1,789 million of which $679 million is deducted from CET1, $350 million is deducted from additional Tier 1 and $170 million is deducted from Tier 2 capital. Cross referenced (L3, O, T) respectively, to the Capital Position - Basel III Q1 2014 page.

4 Cross referenced to the current period on the Capital Position - Basel III Q1 2014, Q4 2013 and Q3 2013.

5 This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

6 Included in current cap on Additional Tier 1 instruments is $1,400 million (M1) related to TD Capital Trust IV (no longer consolidated as the bank is not the primary beneficiary of the trust) and $97 million (N1) in Tier 1 instruments issued by subsidiaries and held by 3rd parties no longer outstanding.

Flow Statement for Regulatory Capital[1,2]

($ millions)	Line #	2014 Q1	2013 Q4	2013 Q3
Common Equity Tier 1				
Balance at beginning of period	1	$ **25,822**	$ 25,353	$ 24,677
New capital issues	2	**47**	112	90
Redeemed capital[3]	3	**–**	(424)	(356)
Gross dividends (deductions)	4	**(835)**	(828)	(784)
Shares issued in lieu of dividends (add back)	5	**89**	86	82
Profit attributable to shareholders of the parent company[4]	6	**2,015**	1,595	1,501
Removal of own credit spread (net of tax)	7	**(7)**	(14)	(5)
Movements in other comprehensive income				
Currency translation differences	8	**1,900**	435	519
Available-for-sale investments	9	**(70)**	(46)	(573)
Other	10	**(71)**	(56)	544
Goodwill and other intangible assets (deduction, net of related tax liability)	11	**(989)**	(192)	(259)
Other, including regulatory adjustments and transitional arrangements				
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	**31**	(155)	(68)
Prudential valuation adjustments	13	**–**	–	–
Other	14	**(129)**	(44)	(15)
Balance at end of period	15	**27,803**	25,822	25,353
Additional Tier 1 Capital				
Balance at beginning of period	16	**5,724**	5,724	5,724
New additional Tier 1 eligible capital issues	17	**–**	–	–
Redeemed capital	18	**–**	–	–
Other, including regulatory adjustments and transitional arrangements	19	**(675)**	–	–
Balance at end of period	20	**5,049**	5,724	5,724
Total Tier 1 Capital	21	**32,852**	31,546	31,077
Tier 2 Capital				
Balance at beginning of period	22	**9,144**	9,147	9,012
New Tier 2 eligible capital issues	23	**–**	–	–
Redeemed capital	24	**–**	–	–
Amortization adjustments	25	**–**	(29)	–
Allowable collective allowance	26	**161**	33	143
Other, including regulatory adjustments and transitional arrangements	27	**(831)**	(7)	(8)
Balance at end of period	28	**8,474**	9,144	9,147
Total Regulatory Capital	29	$ **41,326**	$ 40,690	$ 40,224

1 The statement is based on the applicable regulatory rules in force at the period end.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Represents impact of shares repurchased for cancellation.
4 Profit attributable to shareholders of the parent company reconciles to the income statement.

Capital Position – Basel III Q2 2013 and Q1 2013[1]

($ millions, except as noted) *As at*	Line #	2013 Q2 All-in basis[2]	2013 Q2 Transitional basis[3]	2013 Q1 All-in basis[2]	2013 Q1 Transitional basis[3]
RISK-WEIGHTED ASSETS	1	$ 281,790	$ 297,119	$ 274,445	$ 290,036
CAPITAL					
Common Equity Tier 1					
Common shares	2	$ 19,007	$ 19,007	$ 18,888	$ 18,888
Contributed surplus	3	190	190	185	185
Retained earnings	4	23,674	23,674	22,772	22,772
AOCI, net of cash flow hedges not fair valued on the balance sheet	5	1,337	1,561	1,233	1,709
Fair value changes in liabilities due to own risk and debit valuation adjustments (DVAs) on derivative liabilities	6	(80)	–	(99)	(4)
Gross Common Equity Tier 1	7	44,128	44,432	42,979	43,550
Deductions:					
Goodwill, net of deferred tax liabilities (DTL)	8	(12,886)	–	(12,284)	–
Intangibles, net of DTL	9	(2,039)	–	(1,815)	–
Deferred tax assets (DTA) excl. arising from temporary difference, net of DTL	10	(296)	–	(322)	–
Defined benefit pension fund assets, net of DTL	11	(326)	–	(326)	–
Shortfall in allowance	12	(189)	–	(132)	–
Net Indirect investments in own shares	13	(68)	–	(143)	–
	14	(15,804)	–	(15,022)	–
Threshold deduction	15	(3,647)	–	(3,698)	–
Excess of Additional Tier 1 Capital deduction (line 25 - line 26)	16	–	(8,953)	–	(8,536)
Net Common Equity Tier 1	17	24,677	35,479	24,259	35,014
Additional Tier 1 Capital					
Tier 1 – Non qualifying – subject to phase out[4]	18	6,076	6,076	6,076	6,076
AOCI – CTA unrealized (loss)	19	n/a	(224)	n/a	(475)
Gross Additional Tier 1 Capital	20	6,076	5,852	6,076	5,601
Deductions:					
Goodwill	21	n/a	(12,886)	n/a	(12,284)
Shortfall in allowance	22	n/a	(95)	n/a	(66)
Significant investments in common equity of financials	23	n/a	(1,824)	n/a	(1,787)
Significant investments in financials (Tier 1 instruments)	24	(352)	–	(352)	–
Total additional Tier 1 available deduction	25	(352)	(14,805)	(352)	(14,137)
Net additional Tier 1 deduction (minimum of absolute value of line 20 or 25)	26	(352)	(5,852)	(352)	(5,601)
Net Additional Tier 1 Capital	27	5,724	–	5,724	–
Net Tier 1 Capital	28	30,401	35,479	29,983	35,014
Tier 2 Capital					
Tier 2 – Non qualifying – subject to phase out[5]	29	7,886	7,886	7,886	7,886
Eligible collective allowance	30	1,296	1,296	1,227	1,227
Gross Tier 2 Capital	31	9,182	9,182	9,113	9,113
Deductions:					
Shortfall in allowance	32	n/a	(94)	n/a	(66)
Significant investments in common equity of financials	33	n/a	(1,823)	n/a	(1,786)
Significant investments in financials (Tier 2 instruments)	34	(170)	–	(170)	–
Total Tier 2 available deduction	35	(170)	(1,917)	(170)	(1,852)
Tier 2 deduction (minimum of absolute value of line 31 or 35)	36	(170)	(1,917)	(170)	(1,852)
Net Tier 2 Capital	37	9,012	7,265	8,943	7,261
Total Regulatory Capital	38	$ 39,413	$ 42,744	$ 38,926	$ 42,275
REGULATORY CAPITAL RATIOS (%)[6]					
Common Equity Tier 1 capital ratio	39	8.8 %	11.9 %	8.8 %	12.1 %
Tier 1 capital ratio	40	10.8	11.9	10.9	12.1
Total capital ratio	41	14.0	14.4	14.2	14.6
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)					
TD Bank, N.A.					
Tier 1 capital ratio[7]	42	11.8 %	n/a	11.9 %	n/a
Total capital ratio[7]	43	13.0	n/a	13.1	n/a
TD Mortgage Corporation[6]					
Common Equity Tier 1 capital ratio	44	23.7 %	23.8 %	23.5 %	23.6 %
Tier 1 capital ratio	45	23.7	23.8	23.5	23.6
Total capital ratio	46	25.4	25.4	25.2	25.2

1 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
2 The “all-in” basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.
3 The “transitional” basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments.
4 The current cap on additional Tier 1 capital subject to phase out arrangements for fiscal 2013 is $6,076 million. The amount excluded for Q2 2013 was $558 million (Q1 2013 – $669 million). The current cap on Additional Tier 1 capital in Q2 2013 includes $552 million (Q1 2013 - $552 million) of capital instruments issued from consolidated subsidiaries and held by third parties.
5 The current cap on Tier 2 capital subject to phase out arrangements in fiscal 2013 is $7,886 million. The amount excluded for Q2 2013 was $885 million (Q1 2013 – $854 million). The current cap on Tier 2 capital in Q2 2013 includes $267 million (Q1 2013 – $267 million) of capital instruments issued from consolidated subsidiaries and held by third parties.
6 On an "all-in" basis, OSFI's target CET1, Tier 1 and Total capital ratios for Canadian banks are 7%, 8.5% and 10.5%, respectively.
7 On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Capital Position – Basel II[1,2]

($ millions, except as noted) *As at*	LINE #	2012 Q4	Q3	Q2	Q1
RISK-WEIGHTED ASSETS	1	$ 245,875	$ 246,401	$ 241,968	$ 243,642
CAPITAL					
Tier 1 Capital					
Common shares	2	$ 18,525	$ 18,173	$ 17,911	$ 17,570
Contributed surplus	3	196	203	200	214
Retained earnings	4	21,763	20,943	19,970	19,003
Fair value (gain) loss arising from changes in the institution's own credit risk	5	(2)	3	5	(2)
Net unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	6	(426)	(346)	(676)	(339)
Preferred shares[3]	7	3,394	3,394	3,394	3,395
Innovative instruments[3]	8	3,700	3,701	3,703	3,705
Adjustment for transition to measurement under IFRS	9	387	775	1,162	1,550
Gross Tier 1 capital	10	47,537	46,846	45,669	45,096
Goodwill and intangibles in excess of 5% limit	11	(12,311)	(12,463)	(12,283)	(12,438)
Net Tier 1 Capital	12	35,226	34,383	33,386	32,658
Securitization – other	13	(650)	(678)	(666)	(694)
50% shortfall in allowance[4]	14	(103)	(164)	(189)	(182)
50% substantial investments	15	(2,731)	(2,735)	(2,693)	(2,696)
Investment in insurance subsidiaries[5]	16	(753)	(759)	(736)	(708)
Adjusted Net Tier 1 Capital	17	30,989	30,047	29,102	28,378
Tier 2 Capital					
Innovative instruments	18	26	26	26	26
Subordinated notes and debentures (net of amortization and ineligible)	19	11,198	11,250	11,288	11,300
Eligible collective allowance (re standardized approach)	20	1,142	1,067	978	955
Accumulated net after-tax unrealized gain on AFS equity securities in OCI	21	99	112	115	117
Securitization – other	22	(1,272)	(1,339)	(1,360)	(1,446)
50% shortfall in allowance[4]	23	(103)	(164)	(189)	(182)
50% substantial investments	24	(2,731)	(2,735)	(2,693)	(2,696)
Investments in insurance subsidiaries[5]	25	(753)	(759)	(736)	(708)
Total Tier 2 Capital	26	7,606	7,458	7,429	7,366
Total Regulatory Capital	27	$ 38,595	$ 37,505	$ 36,531	$ 35,744
REGULATORY CAPITAL RATIOS (%)					
Tier 1 capital ratio[6]	28	12.6 %	12.2 %	12.0 %	11.6 %
Total capital ratio[6]	29	15.7	15.2	15.1	14.7
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)					
TD Bank, N.A.[7]					
Tier 1 capital ratio	30	12.3 %	12.6 %	13.1 %	13.1 %
Total capital ratio	31	13.5	13.9	14.4	14.5
TD Mortgage Corporation					
Tier 1 capital ratio[6]	32	30.1 %	29.9 %	30.4 %	24.0 %
Total capital ratio[6]	33	32.3	32.3	32.9	26.1

1 Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 Prior to Q1 2014, the amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2012, in accordance with IAS 32, *Financial Instruments: Presentation*, the Bank is required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. Prior to Q1 2012, in accordance with the CICA Handbook Section 3860, the Bank was required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. For regulatory capital purposes, these capital instruments have been grandfathered by OSFI and continue to be included in Tier 1 capital.
4 When expected loss as calculated within the IRB approach exceeds total allowance for credit losses, the difference is deducted 50% from Tier 1 capital and 50% from Tier 2 capital. When expected loss as calculated within the IRB approach is less than the total allowance for credit losses, the difference is added to Tier 2 capital.
5 Based on the OSFI advisory letter dated February 20, 2007, 100% of investments in insurance subsidiaries held prior to January 1, 2007 are deducted from Tier 2 capital. The 50% from Tier 1 capital and 50% from Tier 2 capital deduction was deferred until 2012.
6 OSFI's target Tier 1 and Total capital ratios for Canadian banks are 7% and 10%, respectively.
7 On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the OCC under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Adjustments for Items of Note, Net of Income Taxes - Footnotes[1]

1 The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.

2 Amortization of intangibles relate primarily to the TD Banknorth acquisition in 2005 and its privatization in 2007, the acquisitions by TD Banknorth of Hudson United Bancorp in 2006 and Interchange Financial Services in 2007, the Commerce acquisition in 2008, the amortization of intangibles included in equity in net income of TD Ameritrade, the acquisition of the credit card portfolios of MBNA Canada in 2012, the acquisition of Target's U.S. credit card portfolio and Epoch in 2013. Amortization of software is recorded in amortization of intangibles; however, amortization of software is not included for purposes of items of note, which only includes amortization of intangibles acquired as a result of asset acquisitions and business combinations.

3 During 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.

4 As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenues related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, and contract termination fees. The Bank's integration charges related to the MBNA acquisition were higher than what were anticipated when the transaction was first announced. The elevated spending was primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition were incurred by the Canadian Retail segment.

5 On November 12, 2013, TD Waterhouse Canada Inc., a subsidiary of the Bank, completed the sale of the Bank's institutional services business, known as TD Waterhouse Institutional Services, to a subsidiary of National Bank of Canada. The transaction price was $250 million in cash, subject to certain price adjustment mechanisms. A gain of $196 million after-tax was recorded in the Corporate segment in other income. The gain is not considered to be in the normal course of business for the Bank.

6 On December 27, 2013, the Bank acquired approximately 50% of the existing Aeroplan credit card portfolio from CIBC and on January 1, 2014, the Bank became the primary issuer of Aeroplan Visa credit cards. The Bank incurred program set-up, conversion and other one-time costs related to the acquisition of the cards and related affinity agreement, consisting of information technology, external professional consulting, marketing, training, and program management as well as a commercial subsidy payment of $127 million ($94 million after tax) payable to CIBC. These costs are included as an item of note in the Canadian Retail segment.

7 As a result of certain adverse judgments and settlements in the U.S. in 2012 and after continued evaluation of this portfolio of cases throughout that year, the Bank took prudent steps to record litigation provisions in accordance with applicable accounting standards. In 2013, the Bank further reassessed its litigation provisions and determined that additional litigation and litigation-related charges were required as a result of recent developments and settlements reached in the U.S.

8 In Q3 2013, the Bank recorded a provision for credit losses of $48 million after tax for residential loan losses from Alberta flooding. In Q4 2013, an after-tax provision of $29 million was released. The reduction in the provision reflects an updated estimate incorporating more current information regarding the extent of damage, actual delinquencies in impacted areas, and greater certainty regarding payments to be received under the Alberta Disaster Recovery Program and from property and default insurance.

9 The Bank undertook certain measures commencing in Q4 2013, which are expected to continue through fiscal year 2014, to reduce costs in a sustainable manner and achieve greater operational efficiencies. To implement these measures, the Bank recorded a provision of $129 million ($90 million after tax) for restructuring initiatives related primarily to retail branch and real estate optimization initiatives.

10 As a result of the Chrysler Financial acquisition in Canada and the U.S., the Bank incurred integration charges and direct transaction costs. As well the Bank experienced volatility in earnings as a result of changes in the fair value of contingent consideration. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Contingent consideration is defined as part of the purchase agreement, whereby the Bank is required to pay additional cash consideration in the event that amounts realized on certain assets exceed a pre-established threshold. Contingent consideration is recorded at fair value on the date of acquisition. Changes in fair value subsequent to acquisition are recorded in the Consolidated Statement of Income. Adjusted earnings exclude the gains and losses on contingent consideration in excess of the acquisition date fair value. While integration charges and direct transaction costs related to this acquisition were incurred for both Canada and the U.S., the majority of these charges relate to integration initiatives undertaken for U.S. Retail.

11 Excluding the impact related to the credit card portfolio of MBNA Canada and other consumer loan portfolios (which is recorded in Canadian Retail results), "Reduction of allowance for incurred but not identified credit losses", formerly known as "General allowance increase (release) in Canadian Retail and Wholesale Banking" includes $41 million ($30 million after tax) in Q3 2012, $80 million ($59 million after tax) in Q2 2012 and $41 million ($31 million after tax) in Q1 2012, all of which are attributable to the Wholesale Banking and non-MBNA related Canadian Retail loan portfolios. Beginning in 2013, the change in the "allowance for incurred but not identified credit losses" in the normal course of business is included in the Corporate segment net income and is no longer be recorded as an item of note.

12 This represents the impact of changes in the income tax statutory rate on net deferred income tax balances.

13 The Bank purchases CDS to hedge the credit risk in Wholesale Banking's corporate lending portfolio. These CDS do not qualify for hedge accounting treatment and are measured at fair value with changes in fair value recognized in current period's earnings. The related loans are accounted for at amortized cost. Management believes that this asymmetry in the accounting treatment between CDS and loans would result in periodic profit and loss volatility which is not indicative of the economics of the corporate loan portfolio or the underlying business performance in Wholesale Banking. As a result, the CDS are accounted for on an accrual basis in Wholesale Banking and the gains and losses on the CDS, in excess of the accrued cost, are reported in the Corporate segment. When a credit event occurs in the corporate loan book that has an associated CDS hedge, the PCL related to the portion that was hedged through the CDS is netted against this item of note.

14 In Q4 2012, the Bank provided $62 million ($37 million after tax) for certain estimated losses resulting from Superstorm Sandy which primarily relate to an increase in provision for credit losses, fixed asset impairments and charges against revenue relating to fee reversals.

15 As a result of U.S. Retail acquisitions, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees.

16 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Glossary

Term	Definition
Regulatory Capital	
Risk-weighted assets (RWA)	• Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below.
Approaches used by the Bank to calculate RWA	
For Credit Risk	
Standardized Approach	• Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.
Advanced Internal Ratings Based (AIRB) Approach	• Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.
For Operational Risk	
Standardized Approach	• Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (e.g. Corporate Finance, Retail Banking, Asset Management, etc.).
For Market Risk	
Standardized Approach	• Under this approach, banks use standardized capital changes prescribed by the regulator to calculate general and specific risk components of market risk.
Internal Models Approach	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk changes.
Credit Risk Terminology	
Gross credit risk exposure	• The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.
Counterparty Type / Exposure Classes:	
Retail	
Residential Secured	• Includes residential mortgages and home equity lines of credit extended to individuals.
Qualifying Revolving Retail (QRR)	• Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the “Other Retail” category).
Other Retail	• Includes all other loans (e.g. personal loans, student lines of credit and small business loans) extended to individuals and small businesses.
Non-retail	
Corporate	• Includes exposures to corporations, partnerships or proprietorships.
Sovereign	• Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
Bank	• Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.
Exposure Types:	
Drawn	• The amount of funds advanced to a borrower.
Undrawn (commitment)	• The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility).
Repo-style transactions	• Repurchase and reverse repurchase agreements, securities borrowing and lending.
OTC derivatives	• Privately negotiated derivative contracts.
Other off-balance sheet	• All off-balance sheet arrangements other than derivatives and undrawn commitments (e.g. letters of credit, letters of guarantee).
AIRB Credit Risk Parameters:	
Probability of Default (PD)	• The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
Exposure at Default (EAD)	• The total amount the Bank is exposed to at the time of default.
Loss Given Default (LGD)	• The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
Credit Valuation Adjustment (CVA)	• CVA represents a capital charge that measures credit risk due to default of derivative counterparties. This charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's Final Capital Adequacy Requirements (CAR) guideline, the CVA capital charge has been implemented for 2014 and will be fully phased in by 2019.
Common Equity Tier 1 (CET1)	• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and qualifying non-controlling interest in subsidiaries. Regulatory deductions made to arrive at the CET1 capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 capital divided by RWA.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	**LGD**	Loss Given Default
ACI	Acquired Credit-Impaired	**MBS**	Mortgage-Backed Security
AFS	Available-For-Sale	**N/A**	Not Applicable
AIRB	Advanced Internal Ratings Based	**NII**	Net Interest Income
AOCI	Accumulated Other Comprehensive Income	**NHA**	National Housing Act
CAD P&C	Canadian Personal and Commercial Banking	**OCC**	Office of the Comptroller of the Currency
CAR	Capital Adequacy Requirements	**OCI**	Other Comprehensive Income
CDS	Credit Default Swap	**OSFI**	Office of the Superintendent of Financial Institutions Canada
CICA	Canadian Institute of Chartered Accountants	**PCL**	Provision for Credit Losses
CVA	Credit Valuation Adjustment	**PD**	Probability of Default
EAD	Exposure at Default	**QRR**	Qualifying Revolving Retail
FDIC	Federal Deposit Insurance Corporation	**QCCP**	Qualifying Central Counterparty
GAAP	Generally Accepted Accounting Principles	**ROE**	Return on Common Equity
HELOC	Home Equity Line of Credit	**RWA**	Risk-Weighted Assets
HTM	Held-to-maturity securities	**TEB**	Taxable Equivalent Basis
IFRS	International Financial Reporting Standards	**U.S. P&C**	U.S. Personal and Commercial Banking
IRB	Internal Ratings Based		

APPENDIX

(The following pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments)

For the First Quarter Ended January 31, 2014

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2014 Q1**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income	1	**$ 2,196**	$ 2,151	$ 2,126	$ 2,010	$ 2,058	$ 2,071	$ 2,055	$ 1,967	$ 1,930	$ 8,345	$ 8,023
Non-interest income	2	**723**	680	695	655	665	678	675	636	640	2,695	2,629
Total revenue	3	**2,919**	2,831	2,821	2,665	2,723	2,749	2,730	2,603	2,570	11,040	10,652
Provision for (reversal of) credit losses	4	**230**	224	216	245	244	306	288	274	283	929	1,151
Non-interest expenses	5	**1,444**	1,362	1,281	1,267	1,226	1,344	1,259	1,225	1,161	5,136	4,989
Income (loss) before income taxes	6	**1,245**	1,245	1,324	1,153	1,253	1,099	1,183	1,104	1,126	4,975	4,512
Income taxes	7	**331**	331	351	306	333	294	319	295	301	1,321	1,209
Net income – reported	8	**914**	914	973	847	920	805	864	809	825	3,654	3,303
Adjustments for items of note, net of income taxes[1]	9	**136**	34	24	30	24	25	25	30	24	112	104
Net income – adjusted	10	**$ 1,050**	$ 948	$ 997	$ 877	$ 944	$ 830	$ 889	$ 839	$ 849	$ 3,766	$ 3,407
Average common equity ($ billions)	11	**$ 8.6**	$ 7.9	$ 7.8	$ 7.8	$ 7.7	$ 7.7	$ 7.8	$ 7.8	$ 7.5	$ 7.8	$ 7.7
Return on common equity – reported	12	**42.0 %**	45.8 %	49.4 %	44.6 %	47.5 %	41.9 %	44.1 %	42.1 %	43.7 %	46.8 %	42.9 %
Return on common equity – adjusted	13	**48.3 %**	47.5 %	50.6 %	46.3 %	48.7 %	43.1 %	45.4 %	43.4 %	44.8 %	48.3 %	44.2 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[2,3]	14	**$ 87**	$ 82	$ 83	$ 81	$ 79	$ 78	$ 77	$ 79	$ 79	$ 82	$ 78
Average loans – personal												
Residential mortgages	15	**165.4**	162.6	158.4	155.4	154.7	152.8	148.8	145.3	144.0	157.8	147.7
Consumer instalment and other personal												
HELOC	16	**60.7**	61.4	62.2	62.5	63.1	63.4	63.5	63.6	63.4	62.3	63.5
Indirect Auto	17	**14.4**	14.3	14.0	13.7	13.8	13.9	13.8	13.5	13.4	14.0	13.7
Other	18	**12.2**	12.3	12.3	12.5	12.6	12.7	12.8	13.0	13.1	12.4	12.9
Credit card	19	**17.3**	15.9	15.3	15.1	15.2	15.1	15.2	15.4	13.8	15.4	14.9
Total average loans – personal	20	**270.0**	266.5	262.2	259.2	259.4	257.9	254.1	250.8	247.7	261.9	252.7
Average loans and acceptances – business	21	**48.5**	47.2	46.1	44.8	42.9	42.1	40.7	39.4	37.8	45.2	40.0
Average deposits												
Personal	22	**153.6**	152.7	150.3	149.9	150.4	149.1	146.3	142.8	139.9	150.8	144.5
Business	23	**76.8**	75.6	73.9	71.0	71.3	70.3	68.5	66.0	66.3	73.0	67.8
Margin on average earning assets including securitized assets – reported	24	**2.83 %**	2.81 %	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.84 %	2.77 %	2.81 %	2.82 %
Margin on average earning assets including securitized assets – adjusted	25	**2.83 %**	2.81 %	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.87 %	2.79 %	2.81 %	2.84 %
Efficiency ratio – reported	26	**49.5 %**	48.1 %	45.4 %	47.5 %	45.0 %	48.9 %	46.1 %	47.1 %	45.2 %	46.5 %	46.8 %
Efficiency ratio – adjusted	27	**43.2 %**	46.5 %	44.2 %	46.0 %	43.8 %	47.7 %	44.8 %	46.0 %	44.2 %	45.1 %	45.7 %
Non-interest expenses – adjusted ($ millions)	28	**1,260**	1,316	1,248	1,226	1,194	1,311	1,224	1,207	1,143	4,984	4,885
Number of Canadian retail branches at period end	29	**1,178**	1,179	1,169	1,165	1,166	1,168	1,160	1,153	1,150	1,179	1,168
Average number of full-time equivalent staff[4, 5]	30	**28,296**	28,418	28,345	28,048	28,385	28,449	31,270	31,017	30,696	28,301	30,354

[1] Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up, conversion, and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts. See footnotes 4 and 6, respectively, on page 65.
[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
[3] The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[4] Effective Q4 2012, 2,683 FTE staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE have been allocated to Canadian Personal and Commercial Banking.
[5] In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2014 Q1**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income	1	**$ 149**	$ 147	$ 143	$ 139	$ 148	$ 147	$ 148	$ 144	$ 144	$ 577	$ 583
Insurance revenue	2	**910**	968	942	903	921	920	915	842	860	3,734	3,537
Income (loss) from financial instruments designated at fair value through profit or loss	3	**(5)**	17	(40)	10	(5)	(6)	18	(17)	10	(18)	5
Other non-interest income	4	**656**	634	622	610	583	565	547	564	540	2,449	2,216
Total revenue	5	**1,710**	1,766	1,667	1,662	1,647	1,626	1,628	1,533	1,554	6,742	6,341
Insurance claims and related expenses	6	**683**	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	7	**675**	670	653	654	641	644	606	630	616	2,618	2,496
Income (loss) before income taxes	8	**352**	385	(126)	399	410	294	377	391	359	1,068	1,421
Provision for (recovery of) income taxes	9	**62**	62	(63)	76	78	47	73	76	65	153	261
Total Wealth and Insurance net income – reported	10	**290**	323	(63)	323	332	247	304	315	294	915	1,160
Total Wealth and Insurance net income – adjusted	11	**$ 290**	$ 323	$ (63)	$ 323	$ 332	$ 247	$ 304	$ 315	$ 294	$ 915	$ 1,160
Breakdown of Total Net Income (loss)												
Wealth	12	**$ 198**	$ 182	$ 180	$ 170	$ 167	$ 153	$ 154	$ 153	$ 144	$ 699	$ 604
Insurance	13	**92**	141	(243)	153	165	94	150	162	150	216	556
Total Wealth and Insurance												
Average common equity ($ billions)	14	**$ 3.5**	$ 3.3	$ 3.2	$ 2.9	$ 2.7	$ 3.2	$ 3.2	$ 3.1	$ 3.0	$ 3.0	$ 3.1
Return on common equity	15	**33.0 %**	38.8 %	(7.8) %	45.7 %	48.8 %	30.7 %	37.8 %	41.3 %	39.0 %	30.5 %	37.4 %
Key Performance Indicators ($ billions, except as noted)												
Wealth												
Risk-weighted assets[1,2]	16	**$ 11**	$ 11	$ 11	$ 10	$ 11	$ 9	$ 9	$ 9	$ 9	$ 11	$ 9
Assets under administration[3]	17	**264**	285	270	267	261	250	240	242	237	285	250
Assets under management	18	**213**	204	199	205	197	194	191	188	182	204	194
Insurance												
Gross originated insurance premiums ($ millions)	19	**839**	993	1,049	923	807	943	989	877	763	3,772	3,572
Total Wealth and Insurance												
Efficiency ratio	20	**39.5 %**	37.9 %	39.2 %	39.4 %	38.9 %	39.6 %	37.2 %	41.1 %	39.6 %	38.8 %	39.4 %
Average number of full-time equivalent staff[4]	21	**10,980**	11,023	11,259	11,401	11,259	11,532	11,668	11,684	11,583	11,234	11,617

1 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
3 Effective Q1 2014, assets under administration were reduced by $29 billion related to the sale of TD Waterhouse Institutional Services.
4 In Q1 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Prior period comparatives have not been restated.